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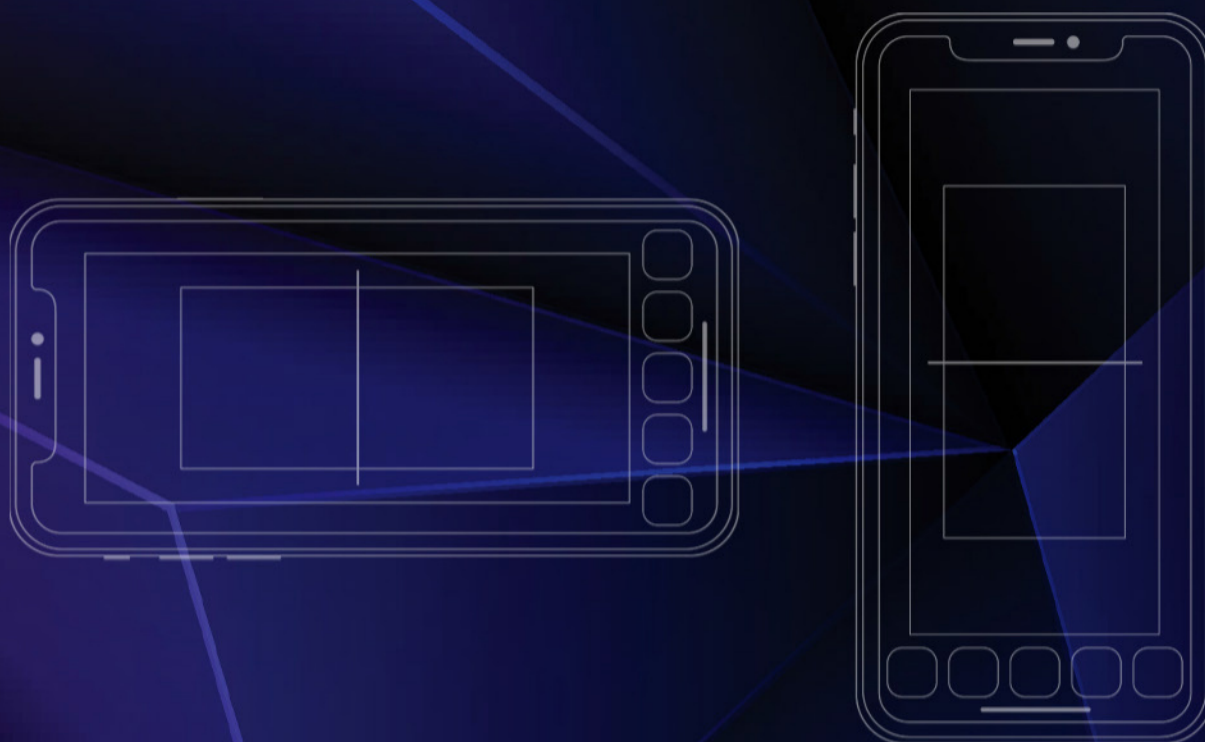
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CES 2024: TECH COMPANIES ARE TRANSFORMING THE KITCHEN WITH AI & ROBOTS THAT DO THE COOKING

Chef-like robots, AI-powered appliances and other high-tech kitchen gadgets are holding out the promise that humans don't need to cook — or mix drinks — for themselves anymore.

There was plenty new in the food and beverage world at CES 2024, the multi-day trade event put on by the Consumer Technology Association. Displays included cocktail-mixing and ice cream-making machines akin to a Keurig, and a robot





barista whose movements are meant to mimic a human making a vanilla latte.

Here's some of the newest tech that's transforming the way meals are prepped, cooked and delivered:

A 'NO SMOKE' INDOOR SMOKER

GE Appliances is looking to change the way you smoke food with its new \$1,000 indoor smoker.

Around the size of a toaster oven or microwave, the GE Profile Smart Indoor Smoker can fit a full brisket cut in half, 40 chicken wings or three racks of ribs. It still uses wood pellets to achieve a smokey flavor, but its technology traps the smoke inside, making it "perfect for people who live in urban environments," like high-rise apartments, said Whitney Welch, a spokesperson for GE Appliances.

GRILL SMARTER, NOT HARDER

Using generative AI technology, Brisk It's new smart grill, the NeoSear, aims to make the art of barbecuing foolproof.

You can ask the grill all kinds of questions to create the perfect recipe: What seasoning should I add to make my chicken skewers spicy? How do I sear a medium-rare steak?

Once you've nailed down a recipe and prepped the food, Brisk It's InnoGrill AI 2.0 technology will command the grill to cook it.

"It's everyone's smart grill," said CEO Christopher Huang. "It doesn't matter if you're a skilled enthusiast, if you're busy, young or old."

The grill is not yet available but will cost around \$2,000, Huang said.

DIY ICE CREAM IN A (COLD)SNAP

Freezing your own ice cream at home takes hours, but with tech startup ColdSnap's no-clean ice cream machine, your frozen treat is ready in two minutes.

Think of it as a Keurig for ice cream: Choose from flavors like salted caramel and coffee, then put the pod in the machine and it will dispense your cold treat in minutes after scanning the pod's QR code.

ColdSnap can also whip up frozen lattes, boozy ice cream treats and protein shakes.

ONE TOUCH IS ALL IT TAKES

Tech startup Chef AI is unveiling what it calls a "real one-touch" air fryer.

Unlike the air fryer you might have on your kitchen counter right now, Chef AI's iteration of the popular appliance doesn't require any tinkering with settings. Just place the food in the air fryer, press Start, and it uses artificial intelligence to detect what type of food it is cooking, says the company's CEO, Dean Khormaei.

He said the air fryer would turn even the worst cooks into chefs.

Chef AI will be available in the U.S. in September for \$250.

YOUR OWN PERSONAL BARTENDER

What's the secret to a perfect dirty martini? Don't worry about it — Bartesian's cocktail-mixing appliance takes the guesswork out of bartending.

Bartesian's latest iteration, the Premier, can hold up to four different types of spirits. It retails for \$369 and will be available later this year.



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Use a small touch screen on the appliance to pick from 60 recipes, drop a cocktail capsule into the machine, and in seconds you have a premium cocktail over ice.

If you fancy a homemade beer instead, iGulu's new automated brewing machine lets you make your own beer — a pale ale, an amber lager or a wheat beer. Just pour a pre-mixed recipe into the machine's keg, add water and scan the sticker that comes with the beer mix. In nine to 13 days, you'll have a gallon of DIY beer.

ROBOT BARISTA THAT MOVES LIKE YOU MOVE

Artly Coffee's barista bot mimics the way a human behind the counter of your favorite coffee shop might prepare your usual order.

"What we're really trying to do is preserve the craft of fine coffee," said Alec Roig, a hardware developer for the Seattle-based tech startup that now is operating at 10 locations across the Pacific Northwest and in New York City.

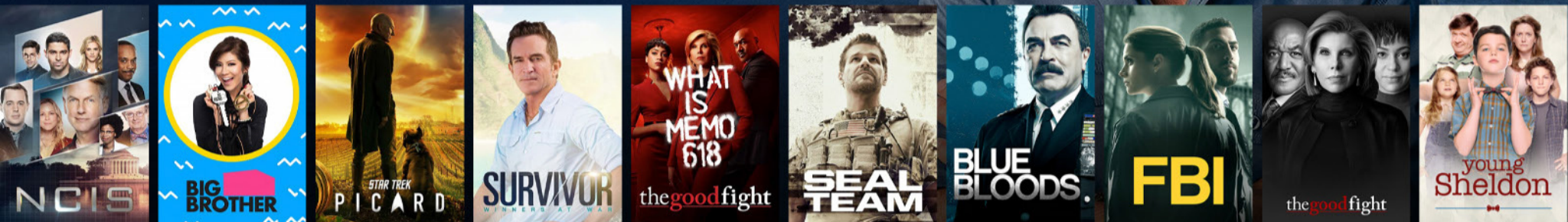
Roig said the company's resident barista, who is behind all of Artly's coffee recipes, was hooked up with motion sensors that recorded his movements as he prepared each recipe, from packing the coffee grounds into the filter to frothing the milk and pouring latte art.





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GOOGLE LAYS OFF HUNDREDS IN HARDWARE, VOICE ASSISTANT TEAMS AMID COST-CUTTING DRIVE

Google has laid off hundreds of employees working on its hardware, voice assistance and engineering teams as part of cost-cutting measures.

The cuts come as Google looks towards “responsibly investing in our company’s biggest priorities and the significant opportunities ahead,” the company said in a statement.

“Some teams are continuing to make these kinds of organizational changes, which include some role eliminations globally,” it said.









Google earlier said it was eliminating a few hundred roles, with most of the impact on its augmented reality hardware team.

The cuts follow pledges by executives of Google and its parent company Alphabet to reduce costs. A year ago, Google said it would lay off 12,000 employees or around 6% of its workforce.

In a post on X — previously known as Twitter — the Alphabet Workers Union described the job cuts as “another round of needless layoffs.”

“Our members and teammates work hard every day to build great products for our users, and the company cannot continue to fire our coworkers while making billions every quarter,” the union wrote. “We won’t stop fighting until our jobs are safe!”

Google is not the only technology company cutting back. In the past year, Meta -- the parent company of Facebook -- has slashed more than 20,000 jobs to reassure investors. Meta’s stock price gained about 178% in 2023.

Spotify said in December that it was axing 17% of its global workforce, the music streaming service's third round of layoffs in 2023 as it moved to slash costs and improve its profitability.

Earlier this week, Amazon laid off hundreds of employees in its Prime Video and studios units. It also will lay off about 500 employees who work on its livestreaming platform Twitch.

Amazon has cut thousands of jobs after a hiring surge during the pandemic. In March, Amazon announced that it planned to lay off 9,000 employees, on top of 18,000 employees it said that it would lay off in January 2023.

Google is currently locked in a fierce rivalry with Microsoft as both firms strive to lead in the artificial intelligence domain.

Microsoft has stepped up its artificial intelligence offerings to rival Google's. In September, Microsoft introduced a Copilot feature that incorporates artificial intelligence into products like search engine Bing, browser Edge as well as Windows for its corporate customers.





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NEW FUNDS WILL MAKE INVESTING IN BITCOIN EASIER. HERE'S WHAT YOU NEED TO KNOW

Nearly a dozen new bitcoin funds began trading in U.S. markets for the first time Thursday, providing increased access to the cryptocurrency for everyday investors.

The new exchange-traded funds, or ETFs, give investors an asset that closely tracks the price of bitcoin.

The Securities and Exchange Commission approved 11 funds from asset managers such as Blackrock, Invesco and Fidelity late Wednesday. The wave of approvals may work in your favor as fund managers seek to attract investors by competing on fees.







Besides being a win for the fund managers, the approvals are also a win for the cryptocurrency industry, which has needed a victory after nearly two years of turmoil, including the failure of several crypto firms, most notably FTX in November 2022.

The SEC's approval, however, was lukewarm at best. Gary Gensler, the agency's chairman, has repeatedly said cryptocurrencies need more regulation and investor protections.

"Investors should remain cautious about the myriad risks associated with bitcoin and products whose value is tied to crypto," Gensler said.

The regulatory greenlight had been anticipated for several months, however, and the price of bitcoin has jumped about 70% since October on the belief that bitcoin ETFs will drive up demand for the cryptocurrency.

Bitcoin rose 2% in early trading Thursday, and trading in the new ETFs was mixed.





Some analysts think that ETFs may help stabilize crypto prices by broadening their use and potential audience. But many remain concerned that crypto ETFs will place too much risk and volatility into Americans' retirement accounts.

"The notorious price volatility of bitcoin, as well as its fluctuating values against stablecoins and other cryptocurrencies, could expose mainstream investors to a less familiar spectrum of investment risks," said Yiannis Giokas, senior director of Moody's Analytics.

Here are some things to know about bitcoin ETFs.

WHY ALL THE EXCITEMENT OVER A BITCOIN ETF?

An exchange traded fund, or ETF, is an easy way to invest in something or a group of things, like gold or junk bonds, without having to take possession of those assets. Unlike traditional mutual funds, ETFs trade like stocks, which means they can be bought and sold throughout the day.

Since the inception of bitcoin, anyone wanting to own one would have to buy it. That in turn would mean either having to learn what a cold wallet is or having to open an account at a crypto trading platform like Coinbase or Binance.

A spot bitcoin ETF could open the door to many new investors who don't want to take such extra steps.

The price of bitcoin has already soared in anticipation of the SEC's approval, with bitcoin trading at \$47,500 Thursday, up from around \$27,000 in mid-October. The price had sunk as low as \$16,000 in November of 2022 following the implosion of the crypto exchange FTX.

HOW WOULD THE ETF WORK?

New bitcoin ETFs will perform like the SPDR Gold Shares ETF (GLD), which allows anyone to invest in gold without having to find someplace to store a bar or having to protect it. It's the same reason some people invest in the SPDR Bloomberg High Yield Bond ETF (JNK), which lets investors simply buy one thing instead of the more than 1,000 low-quality bonds that make up the index.

The Bitcoin Strategy ETF (BITO) has been in existence since 2021, but it holds futures related to bitcoin, not the cryptocurrency itself. Those prices do not track as closely as a straight-up bitcoin ETF.

HOW MANY BITCOIN ETFS COULD THERE BE?

The SEC said it gave approval to 11 ETFs, but more are certain to apply for trading in the coming months.

WHAT ARE THE DISADVANTAGES OF AN ETF?

Longtime crypto fans might object. Cryptocurrencies like bitcoin were created in part due to mistrust of the traditional financial system. Wall Street would become an intermediary between investors and cryptocurrency in the case of ETFs.

ETFs also charge fees, though they tend to be relatively low compared with the overall financial industry. These fees are shown through what's called the expense ratio, which indicates how much of a fund's assets the ETF will take each year to cover its costs.





WHEN IS IT BETTER TO HOLD ACTUAL BITCOIN?

An ETF will not put actual cryptocurrency into investors' accounts, meaning that they cannot use it. Also, an ETF would not provide investors with the same anonymity that crypto does, one of the big draws for many crypto investors.

WHAT CONCERNS SHOULD INVESTORS HAVE?

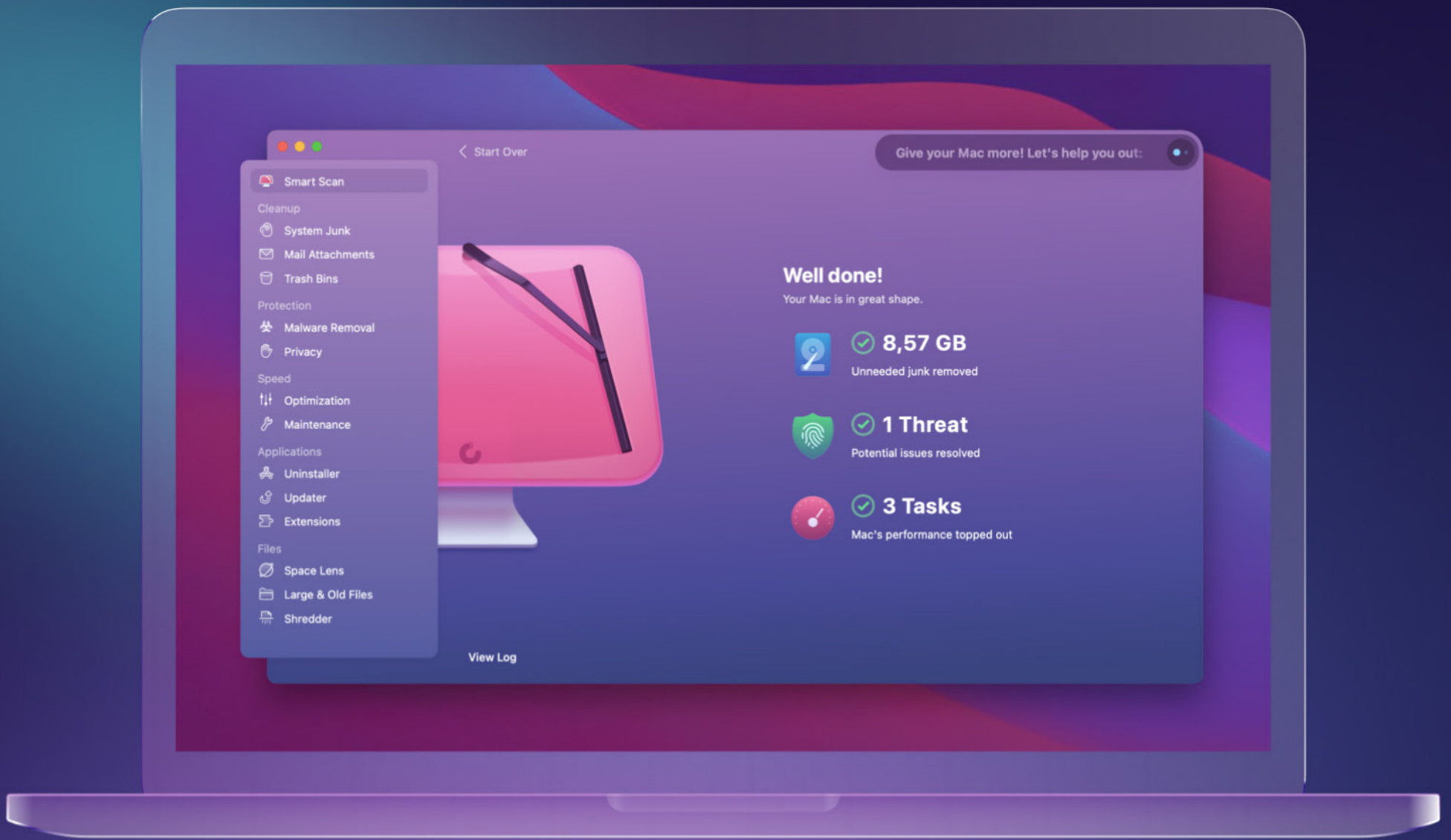
The biggest concern for an investor in one of these ETFs is the notorious volatility in the price of bitcoin.

Despite failing to catch on as a replacement for fiat, or paper, currencies, bitcoin soared near \$68,000 in November of 2021. A year later it plunged below \$20,000 as investors shunned riskier assets and a series of company blowups and scandals shook faith in the crypto industry.

Even as regulators and law enforcement crack down on some of cryptos bad actors, like Sam Bankman-Fried of FTX, the industry still has a "Wild West" feel to it.

A hack of the SEC's X account this week, when a fake tweet claimed the ETFs had been approved, sent prices soaring and raised questions about both the ability of scammers to manipulate the market and the SEC's ability to stop them.





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US INFLATION EDGES UP, FUELED BY ENERGY AND HOUSING PRICES, BUT MANY OTHER COSTS RISE ONLY MILDLY

Higher energy and housing prices boosted overall U.S. inflation in December, a sign that the Federal Reserve's drive to slow inflation to its 2% target will likely remain a bumpy one.

Thursday's report from the Labor Department showed that overall prices rose 0.3% from November and 3.4% from 12 months earlier. Those gains exceeded the previous 0.1% monthly rise and the 3.1% annual inflation in November. The December figures were slightly above economists' forecasts.





More than half the increase in prices from November to December reflected higher housing costs. Energy costs, led by electricity and gasoline, along with food prices, also contributed to inflation.

Excluding volatile food and energy costs, though, so-called core prices rose just 0.3% month over month, unchanged from November's increase. Core prices were up 3.9% from a year earlier — the mildest such pace since May 2021. Economists pay particular attention to core prices because, by excluding costs that typically jump around from month to month, they are seen as a better guide to the likely path of inflation.

Inflation has cooled more or less steadily since hitting a four-decade high of 9.1% in mid-2022. Still, despite the slowdown in price increases, along with steady economic growth, low unemployment and healthy hiring, polls show many Americans are dissatisfied with the economy

That disconnect, which will likely be an issue in the 2024 elections, has puzzled economists and political analysts. A major factor is the lingering financial and psychological effects of the worst bout of inflation in four decades. Much of the public remains exasperated by higher prices. Prices are still 17% higher than they were before the inflation surge began and are still rising.

Pollsters and economists say there has never been as wide a gap between the underlying health of the economy and public perception. Wage gains have outpaced inflation in recent months, meaning that Americans' average after-inflation take-home pay is up. Yet a poll conducted in November by The Associated Press-NORC Center





for Public Affairs Research, about three-quarters of respondents described the economy as poor. Two-thirds said their expenses had risen.

Thursday's figures reflected the outsize role that housing plays in the U.S. consumer price index — roughly a third of the index. A measure of homeownership alone makes up roughly 25% of it. The government measures homeownership costs by calculating how much rent a homeowner would likely charge if that home were actually being rented — a figure seen as equivalent to the cost of owning the property. Overall housing prices rose 0.5% from November to December. Rents were up 0.4%, homeownership 0.5%.

Over the past year, consumers have enjoyed some price declines for some individual items. Furniture and bedding prices are down 4%, for example. Men's suits and coats are down 6%, televisions 10%, sporting goods nearly 3%, sausages nearly 4%.

The Federal Reserve, which began aggressively raising interest rates in March 2022 to try to slow the pace of price increases, wants to reduce year-over-year inflation to its 2% target level. And there are solid reasons for optimism that inflationary pressure will continue to recede in the coming months.

The Federal Reserve Bank of New York reported this week, for example, that consumers now expect inflation to come in at just 3% over the next year, the lowest one-year forecast since January 2021. That's important because consumer expectations are themselves considered a telltale sign of future inflation: When Americans fear that prices will keep accelerating, they will typically rush to buy









things sooner rather than later. That surge of spending tends to fuel more inflation.

But that nasty cycle does not appear to be happening.

And when Fed officials discussed the inflation outlook at their most recent meeting last month, they noted some hopeful signs: In particular, they noted an end to the supply chain backlogs that had caused parts shortages and inflation pressures.

Many economists have suggested that slowing inflation from 9% to around 3% was easier to achieve than reaching the Fed's 2% target could prove to be.

"Inflationary pressures, while generally inching lower, remain stubbornly higher than expectations as the so-called 'last mile' requires more time to reach the final goal," said Quincy Krosby, chief global strategist for LPL Financial.

The December U.S. jobs report that was issued last week contained some cautionary news for the Fed: Average hourly wages rose 4.1% from a year earlier, up slightly from 4% in November. And 676,000 people left the workforce, reducing the proportion of adults who either have a job or are looking for one to 62.5%, the lowest level since February.

That is potentially concerning because when fewer people look for work, employers usually find it harder to fill jobs. As a result, they may feel compelled to sharply raise pay to attract job-seekers — and then pass on their higher labor costs to their customers through higher prices. That's a cycle that can perpetuate inflation.



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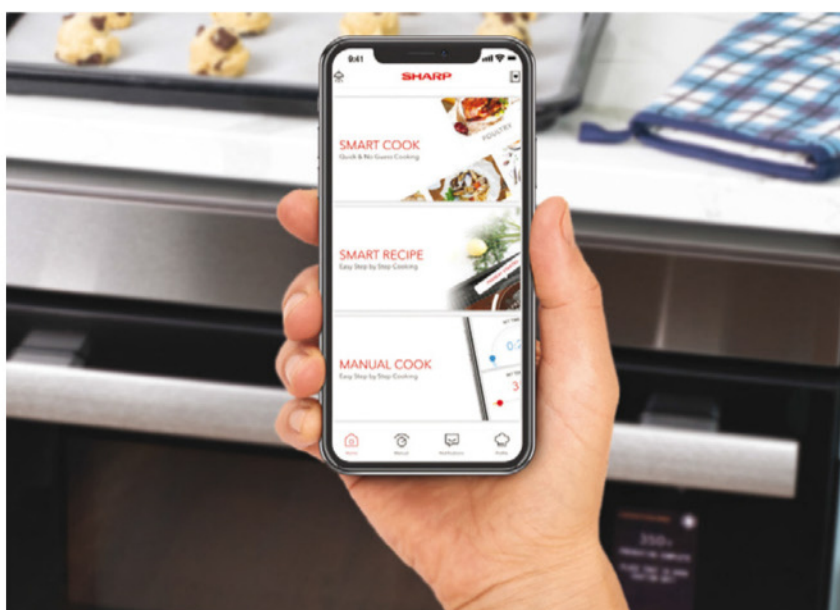
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FOR CONSUMERS SHOPPING FOR AN EV, NEW RULES MEAN FEWER MODELS QUALIFY FOR A TAX CREDIT

U.S. consumers looking to get a tax credit on an electric vehicle purchase have fewer models to choose from under new rules that limit the countries where automakers can buy battery parts and minerals — a potential blow to efforts to reduce planet-warming emissions from autos.

The Inflation Reduction Act signed into law in 2022 expanded tax credits ranging from \$3,750 to \$7,500 for purchases of new and used EVs, an effort by the Biden administration to stoke demand toward its goal that half of all new vehicle sales be electric by 2030. But qualifying for the credits depends on requirements related

to their battery makeup and minerals that get tougher each year.

As of Jan. 1, new rules favor U.S. domestic materials and manufacture. The rules largely target battery components from nations “of concern” — mostly China, but also Russia, North Korea and Iran.

China dominates crucial parts of EV battery supply and production, even as automakers race to establish key mineral and components efforts elsewhere. As a result, only 13 of the more than 50 EVs on sale in the U.S. are eligible for the credits so far this year, down from about two dozen models that qualified in 2023.

The Tesla Model Y SUV, Chevrolet Bolt compact car and Rivian R1T pickup truck all still qualify. But even different trim levels and variants of the same model now qualify differently; certain Teslas are no longer eligible.

Neither are the Chevrolet Blazer SUV and the Cadillac Lyriq, from General Motors; the Ford Mustang Mach-E; or the Nissan Leaf.

Carmakers say they’re scrambling to source parts that will make their models eligible for tax credits, but those parts can’t be sourced overnight, especially as several automakers are chasing the same goal.

Some experts said they expect the reduced selection of tax-credit-eligible EVs to have only a passing impact on growing consumer acceptance, especially as car makers hustle to get their models qualified.

“There’s still enough variety out there in terms of vehicles. There are still the incentives that we’ll see from automakers as they balance





Image: David Zalubowsk

their inventory. There are still automakers that are going to work their supply chains throughout the year to come back into the fold,” said Elizabeth Krear, vice president of J.D. Power’s EV practice. “This would be a near-term hiccup.”

One positive development for EV buyers this year is that qualifying vehicles can have the credits applied at the time of purchase, as long as the dealer fronts the cost. That means buyers can more easily afford the purchase. More than 8,700 U.S. dealers have signed up to do so, the Treasury Department said last week.

General Motors is also taking \$7,500 off its models that lost eligibility, and other deals are available across the market — even as automakers continue to lose money on EVs.

And leased EVs aren’t affected by the new rules because they’re considered “commercial vehicles,” not subject to the same manufacturing and battery content requirements. That means consumers can get the full amount of the credit with a lease even if the vehicle wouldn’t qualify via a purchase. Industry experts and dealers expect another uptick in EV leasing, after its share of EV acquisitions doubled in 2023 to 26%, according to consumer intelligence firm J.D. Power.

Electric vehicle sales grew 47% to a record 1.19 million last year, but EV sales growth slowed toward the end of the year. In December, they rose 34%. Gas-electric hybrid sales grew 54% to 1.2 million last year, with market share leaping from 5.6% in 2022 to 7.7%.

The transportation sector accounts for about 29% of total U.S. emissions,

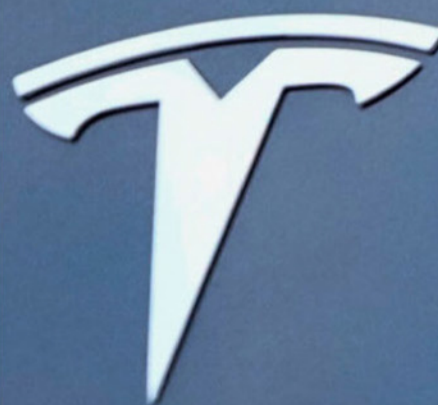




Image: Mike Stewart





according to the Environmental Protection Agency. As the U.S. races to reduce its carbon footprint, it's banking on consumers to adopt cleaner forms of personal transportation. EVs save significantly on emissions, said Jessika Trancik, a professor in energy studies at the Massachusetts Institute of Technology.

Investments in electrification and charging infrastructure have stimulated EV purchases among early adopters, she said.

But affordability is a bigger concern for mainstream buyers than concerns about charging infrastructure, according to S&P Global Mobility. The average cost for a new gas-powered vehicle in the U.S. in November was \$48,247, about \$4,000 below an EV, according to Cox Automotive. That's better than a year earlier, but still significant.

Trancik said buyers should consider total cost of ownership, which for an EV is generally less than that of a gas-powered counterpart due to savings on maintenance and fuel.

Christina Burns, a sales and marketing coordinator in Tulsa, Oklahoma, said she'll be looking to buy a new vehicle later this year and would like to get something good for the environment. But due to uncertainty over tax credits, the higher upfront cost and concerns over charging, she's planning on a hybrid or an efficient gas-powered vehicle rather than an EV.

"The most confusing thing would probably be the government part of it. Do you get a break, do you not? Will it apply next year, who knows?" she said. "You're playing the odds as to whether the benefit will be there when you're ready to purchase."

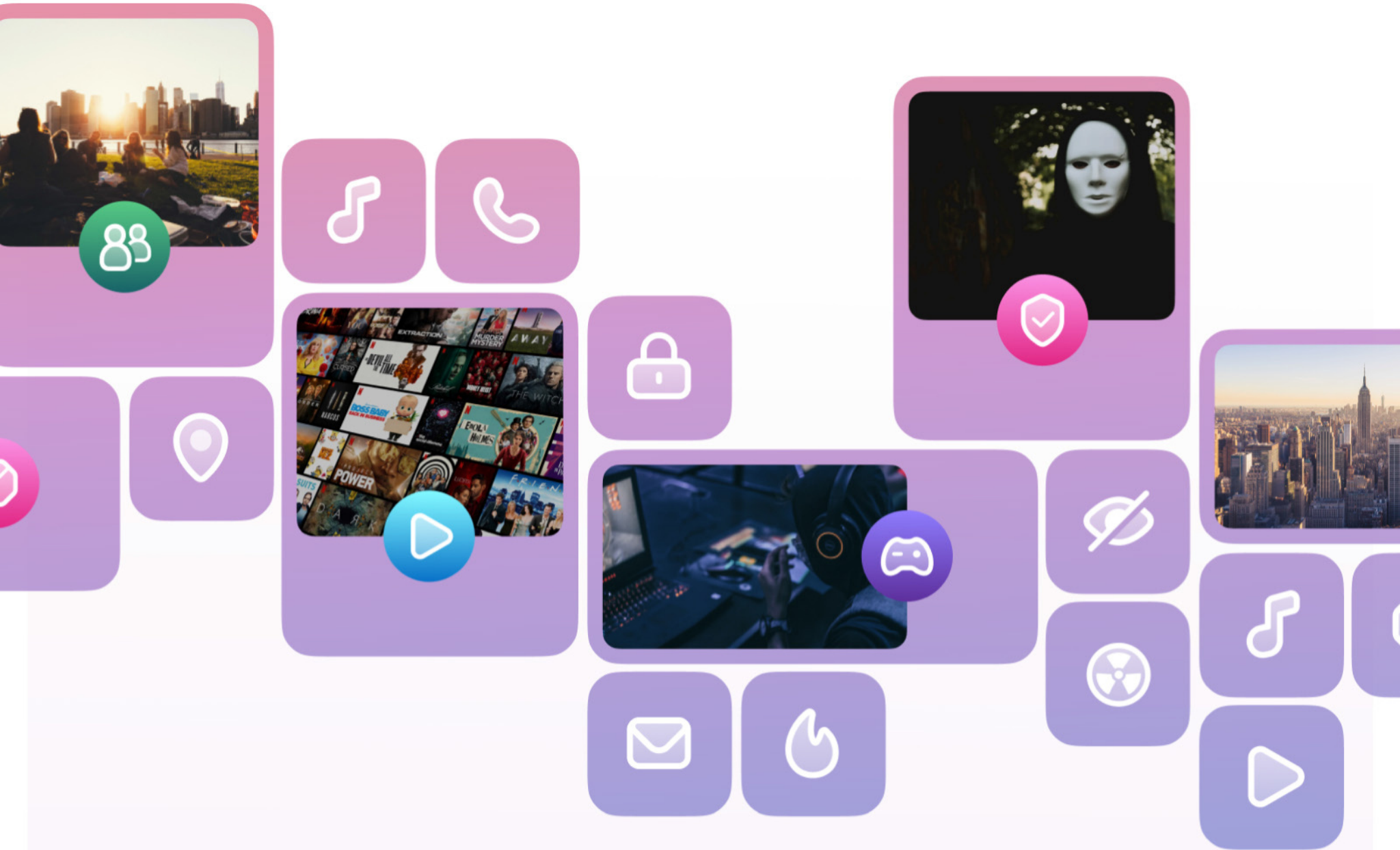




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E-SUV: CHEVROLET BLAZER EV VS TESLA MODEL Y

The new 2024 Chevrolet Blazer EV is one of the most intriguing electric vehicle debuts this year. It's about the same size as Chevy's midsize gas-powered Blazer SUV but otherwise has nothing mechanical in common. With roomy seating and lots of the latest technology features, it could appeal to people looking to go electric with their next SUV purchase.

However, the Blazer EV's launch has been marred by some glitchy software issues. It is also competing with a host of other electric SUVs, the most popular being the Tesla Model Y. The









automotive experts put these two electric SUVs in a head-to-head competition to determine if the upstart Blazer EV can unseat the Model Y.

RANGE & CHARGING

The EPA estimates the dual-motor Blazer EV can go about 279 miles on a single charge. That compares well with a number of similarly sized and priced electric SUVs. Even better, the test vehicle managed to go 320 miles in its standardized real-world range test.

While official EPA estimates for the 2024 Model Y remain pending, the mechanically identical 2023 Model Y registered anywhere from 279 to 330 miles depending on the version. Tester has found in our testing that Teslas typically post slightly less range than those EPA estimates. Notably, Tesla recently revised the Model Y's advertised range on its website, which now stands at 260 to 310 miles. Essentially, shoppers should be satisfied that both the Blazer EV and Model Y are capable of going around 300 miles.

Charging is where the Model Y pulls ahead in this category. With the Model Y, you can stop and charge at Tesla's extensive nationwide network of Supercharger fast-charging stations. While Tesla will eventually open its network up to other automakers, for now Blazer EV owners will need to rely on other less convenient fast-charging locations such as Electrify America when charging on the go for road trips.

Winner: Tesla Model Y

PERFORMANCE & COMFORT

The Chevrolet Blazer EV looks sporty, yet appearances are deceiving. In testing, a dual-

motor Blazer EV RS accelerated from zero to 60 mph in 6.2 seconds. This is fine for everyday driving but well off the Model Y's pace. On the upside, the Blazer EV has an impressively smooth and comfortable ride over bumps and ruts.

The Tesla Model Y is available in three trims. Of these, the dual-motor Performance model is the speed demon. It sprints from zero to 60 mph in just 3.5 seconds. Unfortunately it also has a ride that feels like a hay wagon over cobblestones. Tester recommends the Model Y Long Range. It's still plenty quick and has a more comfortable ride, though it's still not as cushy as the Blazer EV's.

Winner: tie

TECHNOLOGY FEATURES

Each of these electric SUVs sports a large touchscreen in the center of its dashboard. They both have high-resolution displays and accurate Google-based navigation. The problem is both systems lack Apple CarPlay or Android Auto smartphone integration. That means there's no way to integrate your phone's apps into the touchscreen like you can with most other vehicles.

Tesla also places everything from climate settings to the speedometer into the center touchscreen itself. The Blazer EV is less distracting to drive thanks to its digital instrument cluster in the driver's line of sight and easy-to-reach dials and buttons.

Another advantage to the Blazer EV is its available Super Cruise hands-free driving aid. This system allows drivers to take their hands off









the wheel on most U.S. divided highways under certain conditions. The Model Y's AutoPilot system works great on the highway for assisted lane keeping and adaptive cruise control but does not yet offer full hands-free driving. Tesla also offers a pricey Full Self-Driving Beta upgrade that allows these systems to operate on city streets, but overall tester has found Super Cruise to be easier and most enjoyable to use.

Winner: Chevrolet Blazer EV

FEATURES & VALUE

With a starting price of around \$45,000, the base Tesla Model Y undercuts the least expensive Blazer EV by more than \$7,000. It's also worth noting certain Model Y versions are still eligible for up to \$7,500 of federal tax credits. Stricter requirements enacted this year mean the Blazer EV has temporarily lost its federal credit eligibility, though General Motors has said it will offer incentives as an offset.

Each of these EVs comes with a wide range of standard features. Despite costing more, an entry-level Blazer EV LT requires you to pay extra for desirable features such as heated front seats, a power liftgate, wireless device charging and adaptive cruise control. These are standard on the Tesla Model Y.

Winner: Tesla Model Y

Future iterations of Chevy's Blazer EV might improve but for now the Tesla Model Y is the better pick for an electric SUV thanks to superior performance, charging and value.



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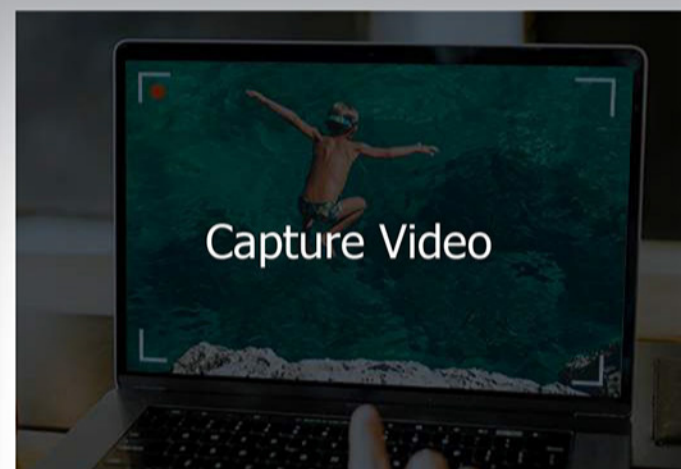
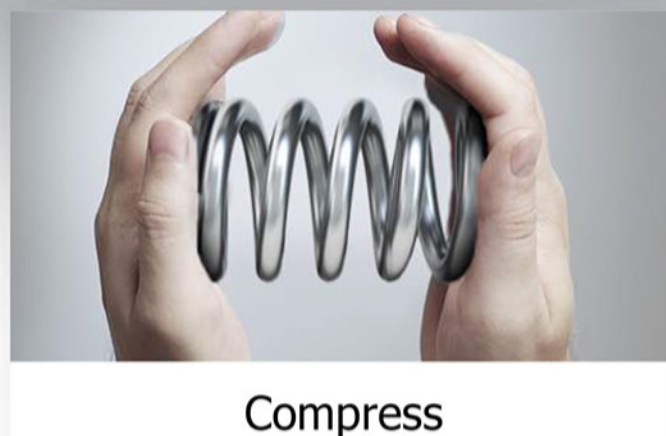
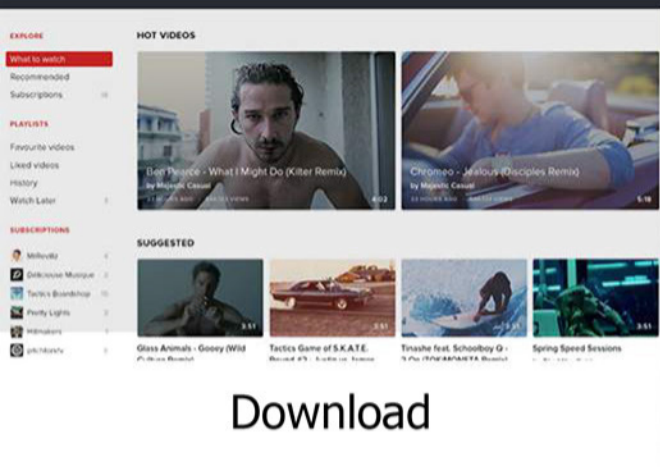
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A NEW ERA IN COMMUNICATION

In an unexpected move, SpaceX announced the first set of **Starlink satellites specifically designed for cellular service at the beginning of January** a new direction for cellular connectivity around the world. The Falcon 9 rocket, which bores these satellites, signifies the beginning of a new era in global communication. These six satellites are built to transmit cellular signals from space directly to mobile phones, utilizing T-Mobile's wireless network technology, with a worldwide rollout expected in due course.

Traditionally, vast expanses of the United States and other parts of the world have suffered from inadequate terrestrial cellular coverage, leaving them as 'dead zones.' While there's very little data on exactly how many dead zones there are around the world, **a study** found that 7% of all connections to cellular networks failed. This problem is primarily due to geographical limitations and other obstructive factors - and in markets without proper 4G and 5G infrastructure, connectivity problems are even worse. The introduction of Starlink's Direct-to-Cell technology aims to resolve this issue by offering seamless connectivity in such areas. This technology promises to make expensive satellite phones redundant, as people can connect anywhere under the sky with their existing mobile phones. And that's off the back of Apple adding satellite connectivity features to iPhones and Apple Watches. The Cupertino company began offering an Emergency SOS via satellite feature for its latest smartphone models. This feature allows users to send texts to emergency services in areas devoid of

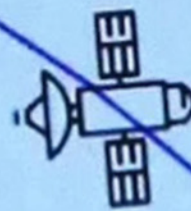
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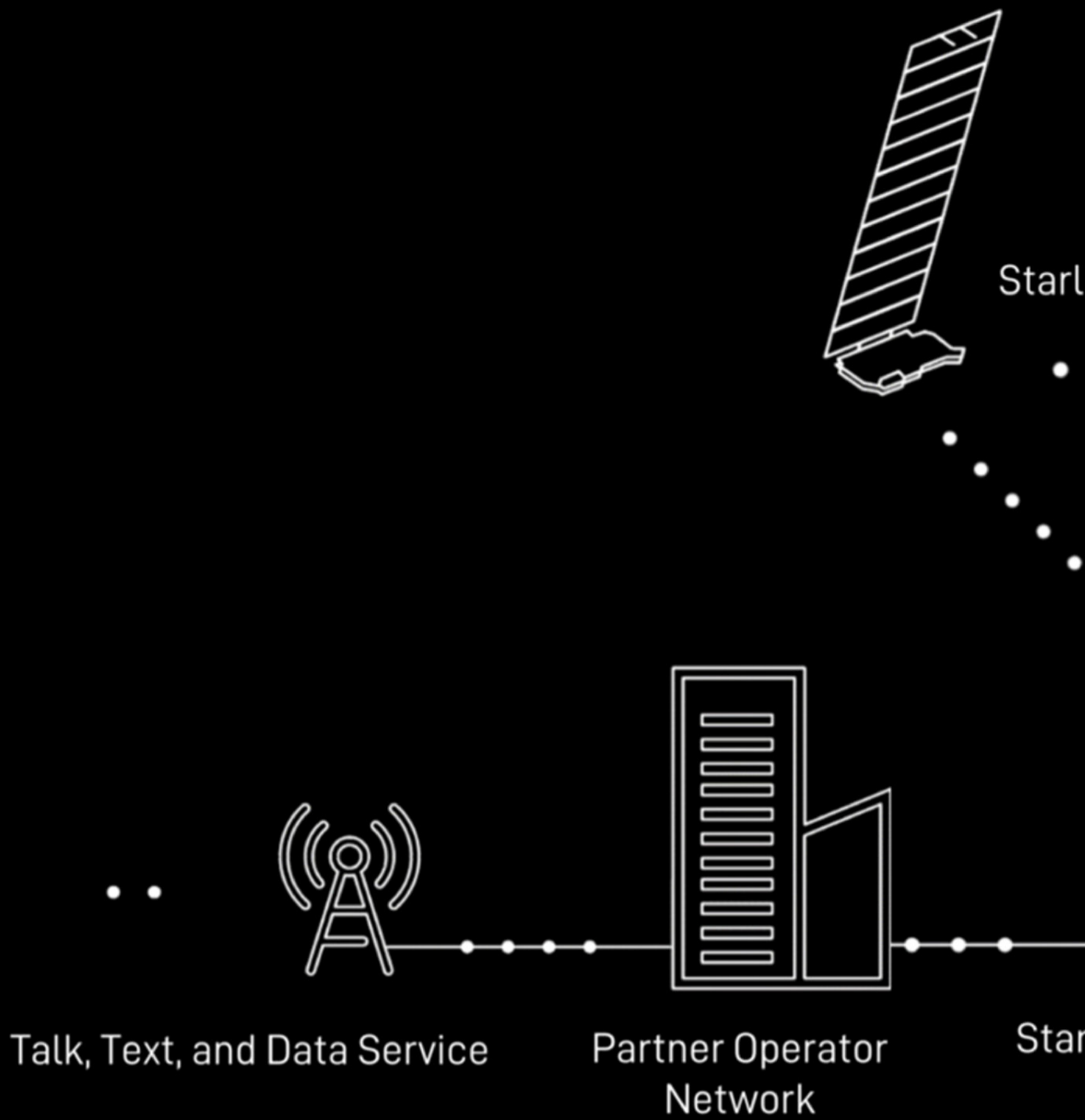
cellular or Wi-Fi coverage. Right now, it's free, **though it's likely Apple will charge for this technology going forward.**

THE LAUNCH

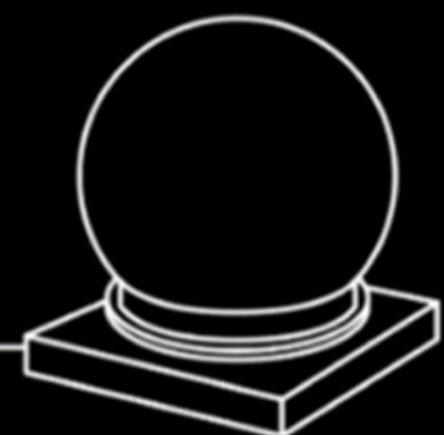
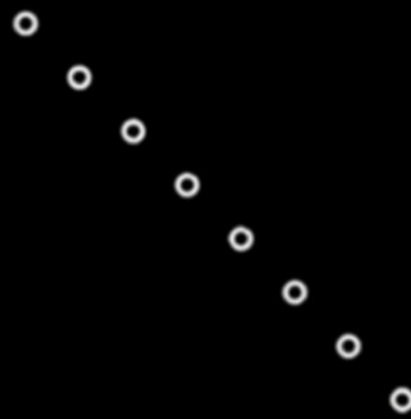
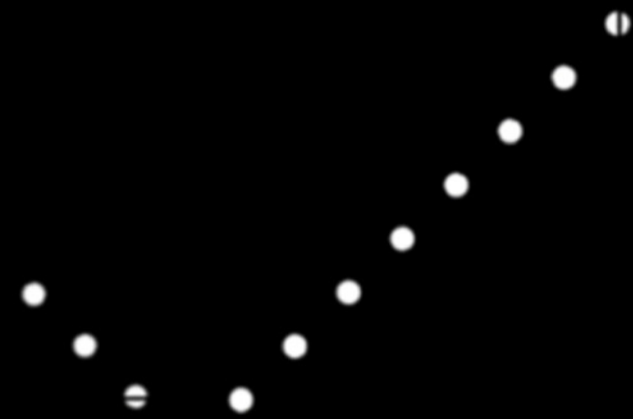
The launch, live-streamed for global audiences, witnessed the successful placement of these satellites into low-Earth orbit. The subsequent phase involves rigorous testing of the satellites and their coverage capabilities in real-space conditions. While the initial focus is on text messaging, plans are in place to expand services to voice, data coverage, and Internet of Things connectivity by 2025.

Speaking at the launch, Elon Musk said that while the service is ideal for areas needing cellular connectivity, it is not designed to compete with existing terrestrial cellular

networks. The technology supports approximately 7Mb per beam, and the beams cover vast areas, making it more suitable for remote locations and unable to compete with the superfast 4G and 5G speeds we're all used to today. Still, it's a significant leap forward for the world and could further connect communities cut off without data. "Starlink satellites with Direct to Cell capabilities enable ubiquitous access to texting, calling, and browsing wherever you may be on land, lakes, or coastal waters," the company said in a press release and on its website, adding: "Direct to Cell works with existing LTE phones wherever you can see the sky. No hardware, firmware, or special apps changes are required, providing seamless access to text, voice, and data. Starlink satellites with Direct to Cell capability have



Link Satellite Network



Link Ground Network



Unmodified Cell
Phone

an advanced eNodeB modem onboard that acts like a cellphone tower in space, allowing network integration similar to a standard roaming partner.”

“SpaceX is leveraging its experience in manufacturing and launching the world’s most advanced rockets and spacecraft to deploy Starlink satellites with the Direct to Cell capability at scale. Direct to Cell satellites will initially be launched on SpaceX’s Falcon 9 rocket and then Starship. On orbit, the satellites will immediately connect over laser backhaul to the Starlink constellation to provide global connectivity.”

GLOBAL CONNECTIVITY

The project isn’t exclusive to T-Mobile. Several global carriers like KDDI (Japan), Optus (Australia), and Rogers Communications (Canada) are collaborating with Starlink to utilize this direct-to-cell technology. Meanwhile, other major players like AT&T, in partnership with AST SpaceMobile, and Verizon Wireless, working with Amazon’s Project Kuiper are also venturing into similar domains, signaling the onset of a new space race in telecommunications. Project Kuiper, spearheaded by Amazon, is not just another satellite internet service. It’s part of a broader movement to democratize internet access, particularly in underserved or remote areas. The project envisages deploying over 3,000 satellites in LEO, significantly more than what’s currently orbiting the Earth for similar purposes.







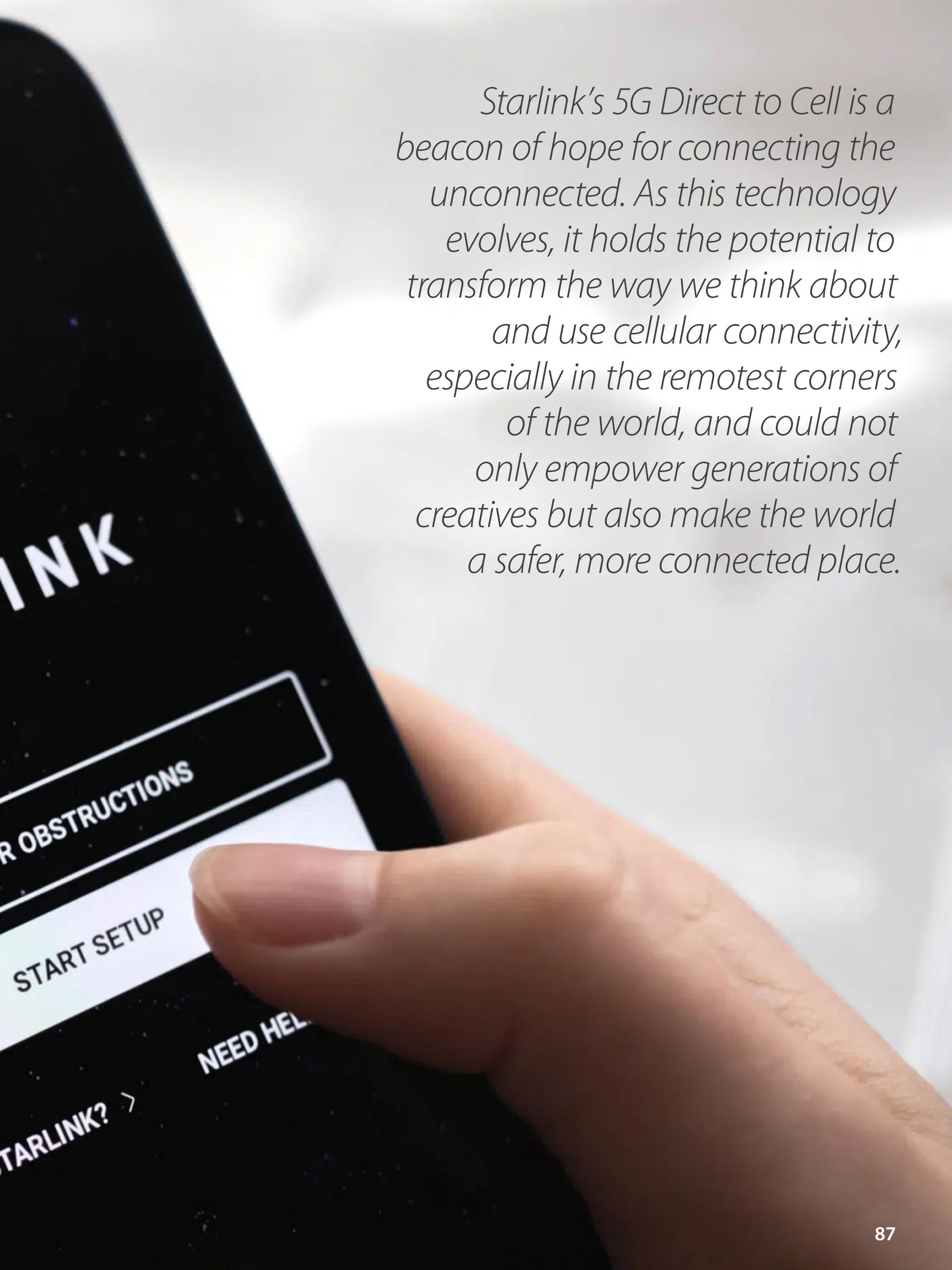
A satellite in space, with a blue laser beam connecting it to another satellite further away. A green laser beam connects the satellite to the Earth's surface. The Earth's surface is visible as a curved horizon with blue oceans and white clouds. The background is a dark, starry space.

With a focus on underserved communities, Project Kuiper could bridge the digital divide, bringing millions, if not billions, into the digital world. This expansion of the internet user base is a potential goldmine for digital marketing. LEO satellites also promise lower latency and higher speeds compared to traditional satellite internet. This means more efficient online interactions, a boon for everything from digital advertising to cloud services.

Like many innovations in this space, it's as much about who gets there first as it is who will do the best, and only time will tell whether Starlink will come out on top. And it's good news for consumers as Project Kuiper heats up the race in the satellite broadband sector, joining SpaceX's Starlink and others.

This competition will likely drive innovation and lower costs, benefiting end-users and businesses alike, though we don't know how much either service will cost at launch. How To Geek has suggested that the service could begin at around \$10 per month. They report that a price of between \$10 and \$30 a month would be reasonable for satellite service that can only handle text messages. T-Mobile will offer Starlink connectivity for free on its "most popular plans," though some customers must pay an additional fee for satellite coverage. Elon Musk says that Tesla vehicles will gain direct-to-cell service at some point, and it's unknown whether this will be free at the point of use or an optional upgrade extra.



A close-up photograph of a hand holding a black Starlink satellite dish. In the foreground, a smartphone screen is visible, displaying the Starlink app interface. The screen shows the word 'INK' at the top, followed by a button labeled 'REMOVE OBSTRUCTIONS', and below that, 'START SETUP' and 'NEED HELP?'. At the bottom of the screen, the text 'STARLINK?' is visible with a right-pointing arrow. The background is a bright, out-of-focus sky with soft clouds.

Starlink's 5G Direct to Cell is a beacon of hope for connecting the unconnected. As this technology evolves, it holds the potential to transform the way we think about and use cellular connectivity, especially in the remotest corners of the world, and could not only empower generations of creatives but also make the world a safer, more connected place.



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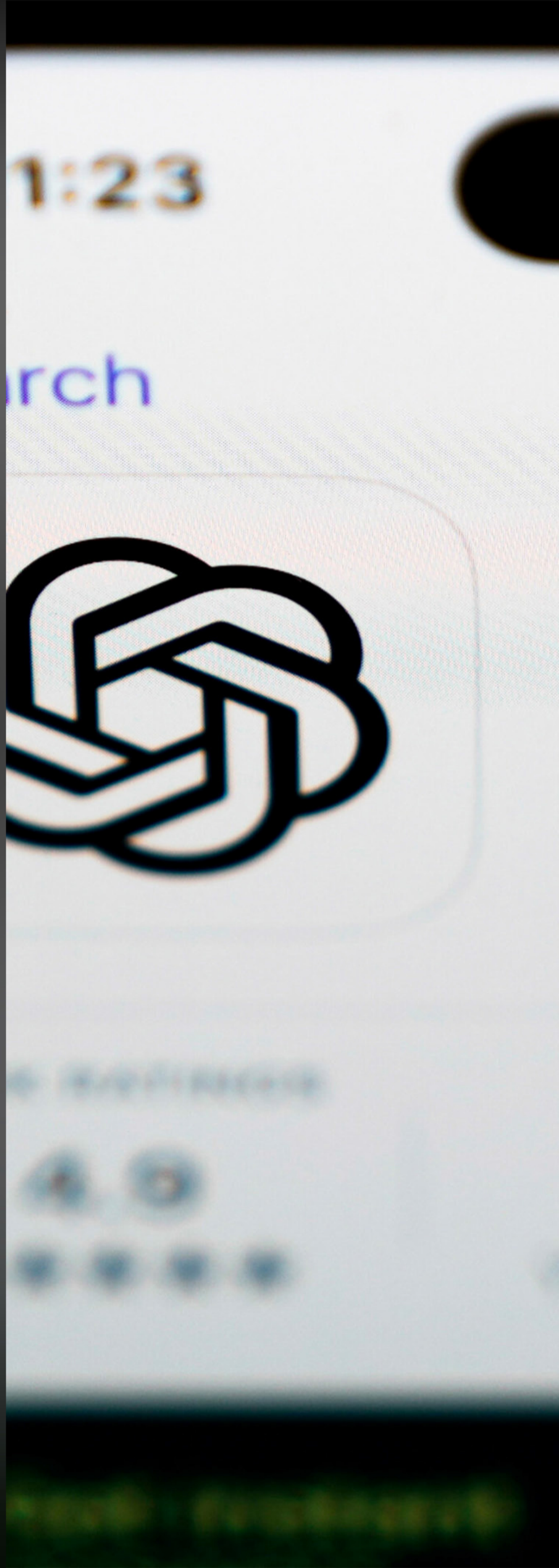
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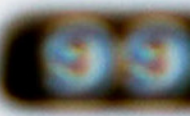
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AI-POWERED MISINFORMATION IS THE WORLD'S BIGGEST SHORT-TERM THREAT, DAVOS REPORT SAYS

False and misleading information supercharged with cutting-edge artificial intelligence that threatens to erode democracy and polarize society is the top immediate risk to the global economy, the World Economic Forum said in a report this week.

In its latest Global Risks Report, the organization also said an array of environmental risks pose the biggest threats in the longer term. The report was released ahead of the annual elite





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WORLD ECONOMIC FORUM

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Annual Meeting DAVOS 2023



gathering of CEOs and world leaders in the Swiss ski resort town of Davos and is based on a survey of nearly 1,500 experts, industry leaders and policymakers.

The report listed misinformation and disinformation as the most severe risk over the next two years, highlighting how rapid advances in technology also are creating new problems or making existing ones worse.

The authors worry that the boom in generative AI chatbots like ChatGPT means that creating sophisticated synthetic content that can be used to manipulate groups of people won't be limited any longer to those with specialized skills.

AI is set to be a hot topic next week at the Davos meetings, which are expected to be attended by tech company bosses including OpenAI CEO Sam Altman, Microsoft CEO Satya Nadella and AI industry players like Meta's chief AI scientist, Yann LeCun.

AI-powered misinformation and disinformation is emerging as a risk just as a billions of people in a slew of countries, including large economies like the United States, Britain, Indonesia, India, Mexico, and Pakistan, are set to head to the polls this year and next, the report said.

"You can leverage AI to do deepfakes and to really impact large groups, which really drives misinformation," said Carolina Klint, a risk management leader at Marsh, whose parent company Marsh McLennan co-authored the report with Zurich Insurance Group.

"Societies could become further polarized" as people find it harder to verify facts, she said. Fake information also could be used to fuel questions about the legitimacy of elected

governments, “which means that democratic processes could be eroded, and it would also drive societal polarization even further,” Klint said.

The rise of AI brings a host of other risks, she said. It can empower “malicious actors” by making it easier to carry out cyberattacks, such as by automating phishing attempts or creating advanced malware.

With AI, “you don’t need to be the sharpest tool in the shed to be a malicious actor,” Klint said.

It can even poison data that is scraped off the internet to train other AI systems, which is “incredibly difficult to reverse” and could result in further embedding biases into AI models, she said.

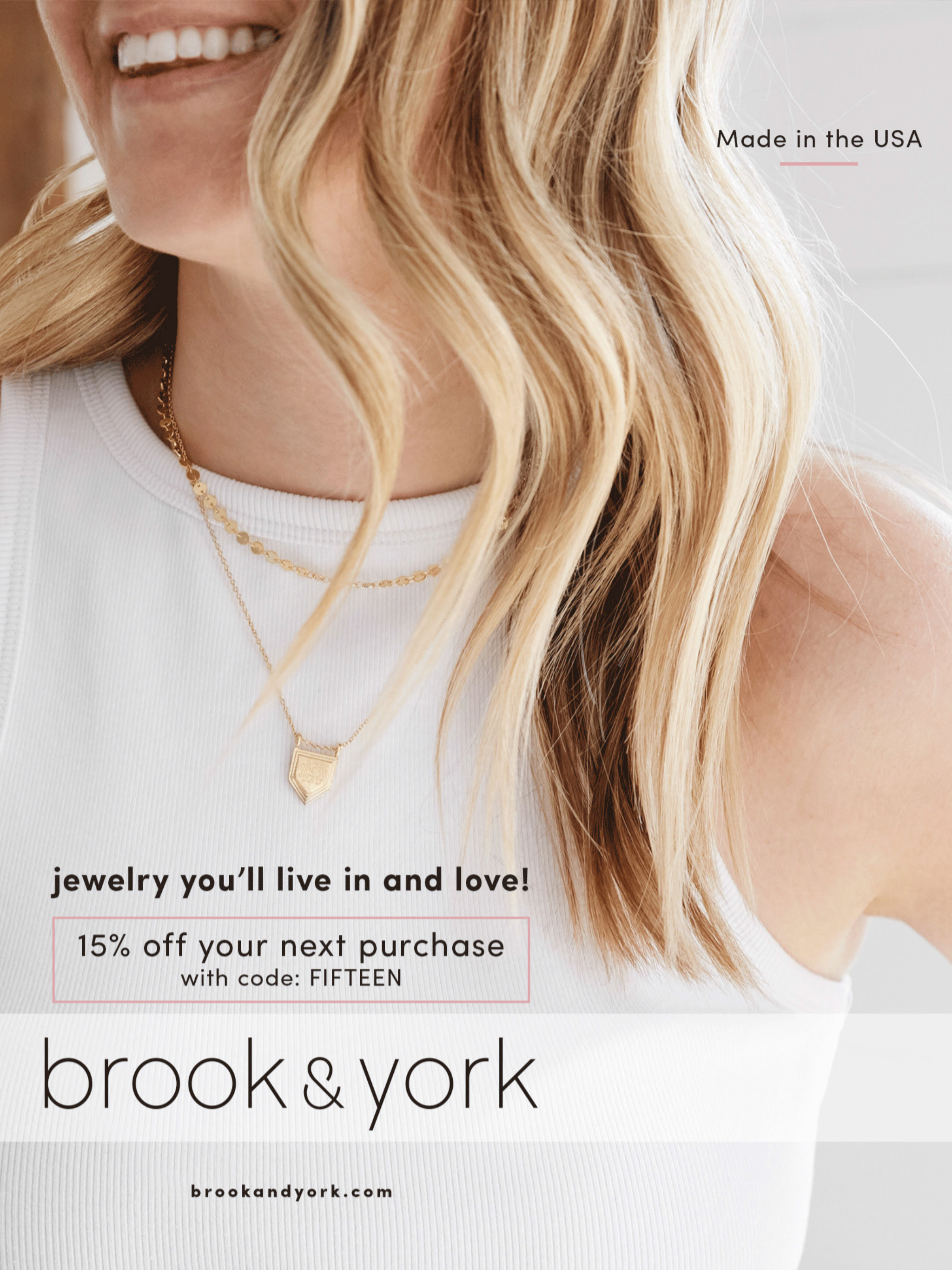
The other big global concern for respondents of the risk survey centered around climate change.

Following disinformation and misinformation, extreme weather is the second-most-pressing short-term risk.

In the long term — defined as 10 years — extreme weather was described as the No. 1 threat, followed by four other environmental-related risks: critical change to Earth systems; biodiversity loss and ecosystem collapse; and natural resource shortages.

“We could be pushed past that irreversible climate change tipping point” over the next decade as the Earth’s systems undergo long-term changes, Klint said.





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MICROSOFT'S NEW AI KEY IS FIRST BIG CHANGE TO KEYBOARDS IN DECADES





Computer keyboards are making room for an artificial intelligence chatbot button as Microsoft unveils its first major keyboard redesign in three decades.

Starting this month, some new personal computers that run Microsoft's Windows 11 operating system will have a special "Copilot key" that launches the software giant's AI chatbot.

Getting third-party computer manufacturers like Dell to add an AI button to laptops is the latest move by Microsoft to capitalize on its close partnership with ChatGPT-maker OpenAI and make itself a gateway for applications of generative AI technology.

Although most people now connect to the internet — and many AI applications — by phone rather than computer, it's a symbolic kickoff to what's expected to be a competitive year as tech companies race to outdo each other in AI applications even as they haven't yet resolved all the ethical and legal ramifications. The New York Times last month sued both OpenAI and Microsoft alleging that tools like ChatGPT and Copilot — formerly known as Bing Chat — are infringing on copyrighted news articles.

The keyboard redesign will be Microsoft's biggest change to PC keyboards since it introduced a special Windows key in the 1990s. Microsoft's four-squared logo design has evolved, but the key has been a fixture on Windows-oriented keyboards for about three decades.

The newest AI button will be marked by the ribbon-like Copilot logo and be located near the space bar. On some computers it will replace the right "CTRL" key, while on others it will replace a menu key.





Microsoft is not the only company with customized keys. Apple pioneered the concept in the 1980s with its “Command” key marked by a looped square design (it also sported an Apple logo for a time). Google has a search button on its Chromebooks and was first to experiment with an AI-specific key to launch its voice assistant on its now-discontinued Pixelbook.

But Microsoft has a much stronger hold on the broader PC market through its licensing agreements with third-party manufacturers like Lenovo, Dell and HP. About 82% of all desktop computers, laptops and workstations run Windows, compared to 9% for Apple’s in-house operating system and just over 6% for Google’s, according to market research firm IDC.

Dell Technologies was the first to unveil a Copilot key on its newest XPS laptops.

Microsoft hasn’t yet said which other computer-makers are installing the Copilot button beyond Microsoft’s own in-house line of premium Surface devices.







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**MICROSOFT'S
OPENAI
INVESTMENT
COULD TRIGGER
EU MERGER
REVIEW**

crosoft

Microsoft's multibillion-dollar investment in ChatGPT-maker OpenAI could trigger a European Union merger investigation, the bloc's executive branch said.

The European Commission said it's "checking whether Microsoft's investment in OpenAI might be reviewable" under regulations covering mergers and acquisitions that would harm competition in the 27-nation EU.

The review could lead to a formal investigation into whether the deal should be unconditionally cleared, allowed with concessions from the companies or blocked. Britain's antitrust watchdog opened a similar review last month.

Antitrust enforcers in the U.S. also have signaled concerns about competition in the AI industry. The Federal Trade Commission in November approved new measures enabling it to more easily investigate AI products and services, noting that "AI can raise competition issues in a variety of ways, including if one or just a few companies control the essential inputs or technologies that underpin AI."



A close-up, low-angle shot of a Microsoft logo. The logo is rendered in white, sans-serif font on a dark, rectangular plaque. The plaque is set against a background of a dark, perforated metal surface. The lighting is dramatic, with strong highlights and deep shadows, emphasizing the texture of the metal and the sleekness of the logo. The perspective is angled, making the logo appear to recede into the distance.

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AI

OpenAI has received several rounds of funding from Microsoft, including an initial \$1 billion in 2019 and a multibillion-dollar investment last year.

OpenAI's generative AI chatbot ChatGPT has captured world attention with its advanced capabilities, catapulting the San Francisco-based startup to the top ranks of AI companies. Generative AI systems like ChatGPT can spit out new text, images, videos or audio recordings based on prompts from users.

The European Commission, the bloc's top antitrust enforcer, is asking businesses and experts for input on any competition issues that they see in generative AI and has asked "several large digital players" — which it didn't identify — for information.

The commission is "also closely monitoring AI partnerships to ensure they do not unduly distort market dynamics," the EU's antitrust enforcer, Margrethe Vestager, said in a press release.

Vestager is due to meet with OpenAI executives on a trip to the U.S., as well as Google CEO Sundar Pichai, Apple CEO Tim Cook and Nvidia CEO Jensen Huang.

**NEW RULE
TIGHTENS
WORKER
CLASSIFICATION
STANDARDS;
UBER, LYFT
SAY THEIR
DRIVERS WON'T
BE AFFECTED**

uber





The Biden administration enacted a new labor rule Tuesday that aims to prevent the misclassification of workers as “independent contractors,” a step that could bolster both legal protections and compensation for millions in the U.S. workforce.

Major app-based platforms including Uber, Lyft and DoorDash expressed confidence that the new rule would not force them to reclassify their gig drivers. But business groups warned the rule creates uncertainty for employers and much depends on how the Labor Department decides to enforce it.

The Labor Department rule, which the administration proposed 15 months ago, replaces a Trump-era standard that narrowed the criteria for classifying employees as contractors. Such workers are not guaranteed minimum wages or benefits, such as health coverage and paid sick days.

Labor advocates have supported the rule, saying employers have exploited lax rules to misclassify workers and avoid properly compensating them. In a report, the left-leaning Economic Policy Institute said construction workers, truck drivers, cleaners, landscapers, security guards and call center workers are among the most commonly misclassified workers. It estimated that misclassified construction workers lose between \$10,177 and \$16,729 per year.

The rule, while will take effect March 11, directs employers to consider six criteria for determining whether a worker is an employee or a contractor, without predetermining whether one outweighs the other. That’s a change from the Trump-era rule, which prioritized two

criteria: how much control a company has over its workers and how much “entrepreneurial opportunity” the work provides.

Advocates say the new rule offers a more comprehensive approach to determining whether workers are truly in business for themselves. In a briefing with reporters Monday evening, Acting Secretary of Labor Julie Su said misclassified workers “sometimes work side by side with individuals who are properly classified, doing the same work.”

“But misclassified employees don’t get paid for all of their hours,” Su said. “They’ve seen their economic security eroded because of misclassification.”

Potentially at issue for ride-hailing, delivery and other apps is a requirement that employers consider whether the jobs performed by workers are an integral part of the company’s business.

Mary Kay Henry, president of the Service Employees International Union, which represents about 2 million workers, said in a statement that the new rule “takes direct aim” at the practices of corporations like Uber and Lyft that have taken “advantage of misclassifying workers to shirk accountability as employers, avoid paying their fair share and game a system already rigged in their favor.”

But it’s up to employers initially to decide how to weigh each criteria, which also include how much control the employer has over the worker, whether the work requires special skills, the degree of permanence of the relationship between worker and employer, and the investment a worker makes,









such as car payments.

“This rule does not materially change the law under which we operate, and won’t impact the classification of the over one million Americans who turn to Uber to make money flexibly,” Uber’s head of federal affairs, CR Wooters, said in a prepared statement.

Lyft also said the new rule will not force the company to change its business model, while warning that “this new guidance creates additional complexities and ambiguities for companies and courts alike across the country.”

Flex Association, a group that represents major app-based rideshare and delivery platforms, said it will “seek to ensure implementation of this rule does not target workers who overwhelmingly turn to app-based platforms to earn supplemental income on their own terms.”

The new rule comes at a time when more states are passing laws that guarantee a minimum wage and other benefits for app-based workers, including New York last year.

The U.S. Chamber of Commerce is considering challenging the rule in court, said Marc Freedman, the chamber’s vice president of workplace policy.

Freedman said the new guidelines make it difficult for companies to know whether they are giving enough importance to any of the six criteria. He said it will depend on how aggressively the Labor Department decides to implement the rule, but the structure is biased toward classifying workers as employees.

“It leaves employers in the dark about whether they made the right decision,” Freedman said

in an interview. “The only time they can be confident is if they call a worker an employee.”

Jessica Looman, administrator of the Department of Labor’s Wage and Hour Division, said during the briefing that the final rule isn’t intended to apply specifically to certain industries or type of work. Asked about enforcement, Looman said the department will focus on the “most vulnerable workers,” particularly those who are being unfairly deprived of minimum wages and overtime pay.

The rule does not carry the same weight as laws passed by Congress or state legislatures. Instead, it offers an interpretation of who should qualify for protections under the 1938 Fair Labor Standards Act.

Financial markets appeared to shrug off news of the new rule Tuesday.

Shares of Uber gained 2.2%, while Lyft slipped about 0.5%. When the administration unveiled the proposed rules in October 2022, they dropped 10% and 12% respectively.

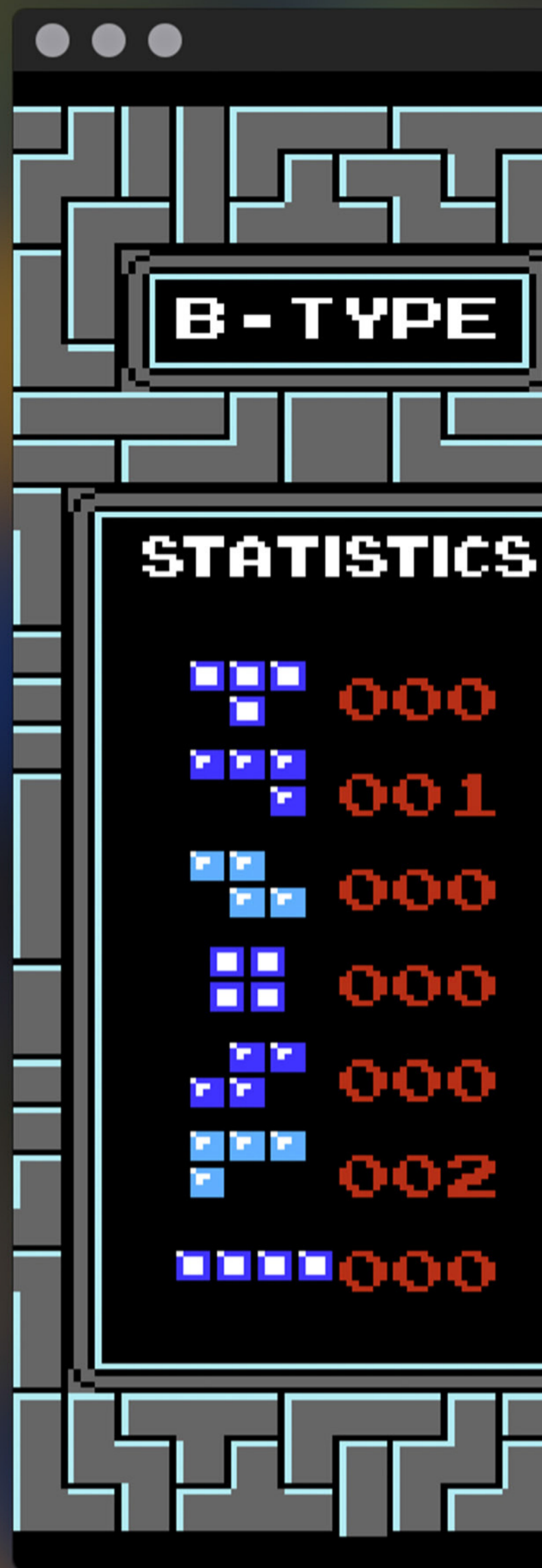




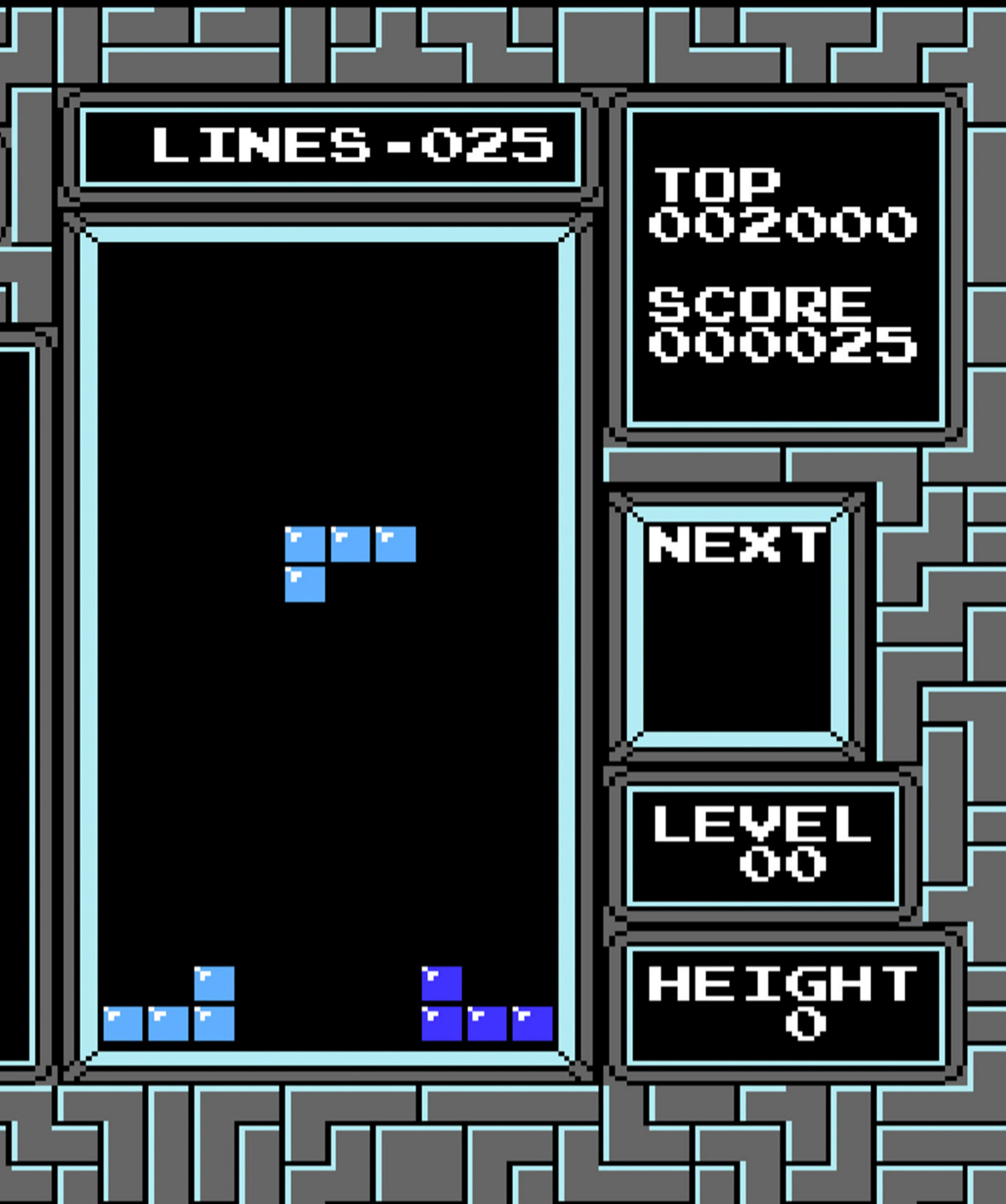
13-YEAR-OLD GAMER BECOMES THE FIRST TO BEAT THE 'UNBEATABLE' TETRIS — BY BREAKING IT

The falling-block video game Tetris has met its match in 13-year-old Willis Gibson, who has become the first player to officially “beat” the original Nintendo version of the game — by breaking it.

Technically, Willis — aka “blue scuti” in the gaming world — made it to what gamers call a “kill screen,” a point where the Tetris code glitches, crashing the game. That might not sound like much of a victory to anyone thinking that only high scores



Tetris



count, but it's a highly coveted achievement in the world of video games, where records involve pushing hardware and software to their limits. And beyond.

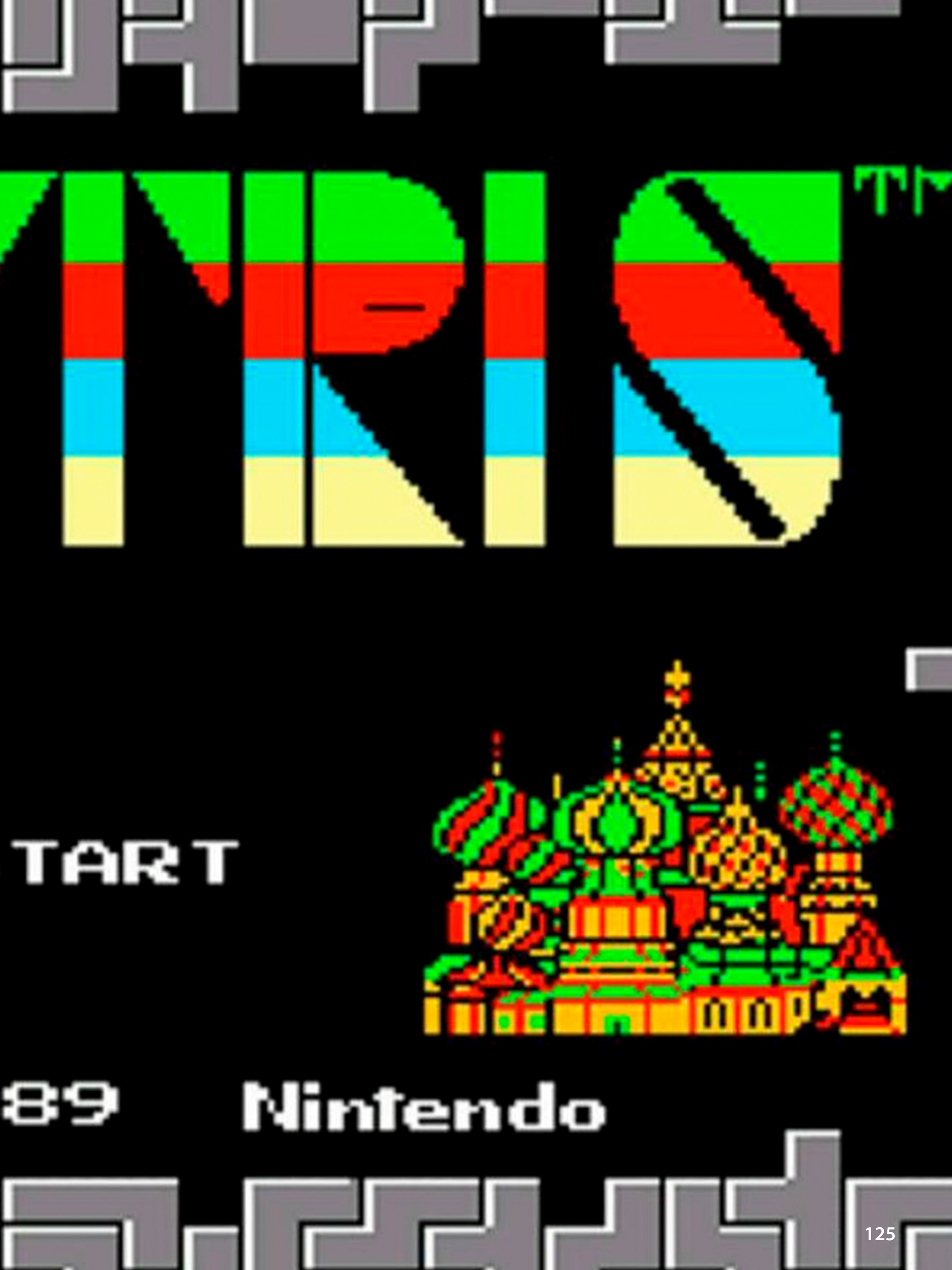
It's also a very big deal for players of Tetris, which many had long considered unbeatable. That's partly because the game doesn't have a scripted ending; those four-block shapes just keep falling no matter how good you get at stacking them into disappearing rows. Top players continued to find ways to extend their winning streaks by staying in the game to reach higher and higher levels, but in the end, the game beat them all.

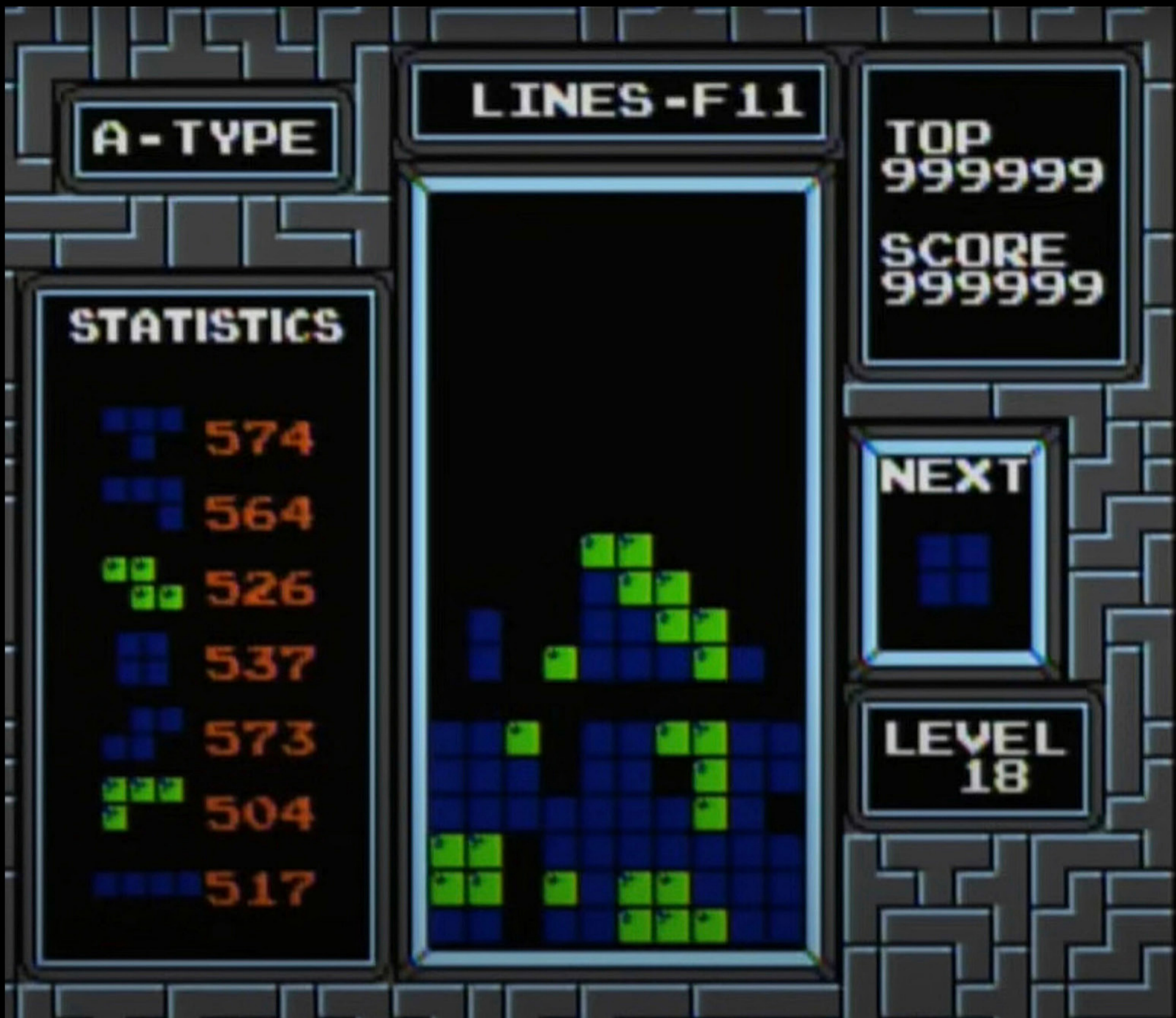
Until, that is, Willis managed on Dec. 21 to trigger a kill screen on Level 157, which the gaming world takes as a victory over the game — something along the lines of pushing the software past its own limits.

The makers of Tetris agree. "Congratulations to 'blue scuti' for achieving this extraordinary accomplishment, a feat that defies all preconceived limits of this legendary game," Tetris CEO Maya Rogers said in a statement. Rogers noted that Tetris will celebrate its 40th anniversary this year and called Willis' victory a "monumental achievement."

It's been a very long road. Early on, "the Tetris scene people didn't even know how to get to these higher levels," said David Macdonald, a gaming YouTuber who has chronicled the gaming industry for years. "They were just stuck in the 20s and 30s because they just didn't know techniques to get any further." Level 29 posed an especially tough roadblock because the blocks began falling more quickly than the in-game controller could respond.









GOALS:
2 million
Clear 29-3
29 rollover

Eventually players found ways to make progress, as Macdonald chronicled in his detailed video on Willis victory. In 2011, one got to Level 30 using a technique called “hypertapping,” in which a player could rhythmically vibrate their fingers to move the game controller faster than the game’s built-in speed. That technique took players to level 35 by 2018, after which they hit a wall.

The next big thing came in 2020 when a gamer combined a multifinger technique originally used on arcade video games with a finger positioned on the bottom of the controller to push it against another finger on the top. Called “rolling,” this much speedier approach helped one player reach Level 95 in 2022.

Then other obstacles arose. Because the original Tetris developers had never counted on players pushing the game’s limits so aggressively, bizarre quirks began to crop up at higher levels. One particularly difficult issue arose with the game’s color palette, which traditionally cycled through 10 easily distinguished patterns. Starting at level 138, though, random color combinations began to appear — some of which made it much harder to distinguish the blocks from the game’s black background.

Two particularly devilish patterns — one a dim combination of dark blues and greens later dubbed “Dusk,” the other composed of black, gray and white blocks called “Charcoal” — proved taxing for players. When combined with the strain of increasingly longer games, which could run 40 minutes or more, progress slowed again. It took a Tetris-playing AI program dubbed StackRabbit to break that logjam by helping

map out just where players might happen across a glitch resulting in a kill screen, and finally beat the game.

StackRabbit, which managed to make it all the way to Level 237 before crashing the game, ran on a modified version of Tetris, so its achievements aren't strictly comparable to those of human players. And its findings weren't immediately applicable to the human-played game, either. But its runs clearly demonstrated that game-ending glitches could be triggered by very specific events, such as which block pieces were in play or how many lines a player cleared at once.

That let human players take over the task of mapping all possible scenarios that could cause such crashes in the original game. These typically resulted when the game's decade-old code lost its place and began reading its next instructions from the wrong location, generally resulting in garbage input. A massive effort spurred by StackRabbit's experience eventually led to the compilation of a large spreadsheet that detailed which game levels and which specific conditions were most likely to lead to a crash.

That's what compelled Willis to make his run for the record. Yet even he appeared shocked when he crashed the game at Level 157. In his livestream video, he appears to hyperventilate before barely gasping "Oh my God" several times, clutching his temples and worrying that he might be passing out. After cupping his hands over his mouth in an apparent attempt to regulate his breathing, he finally exclaims, "I can't feel my fingers."



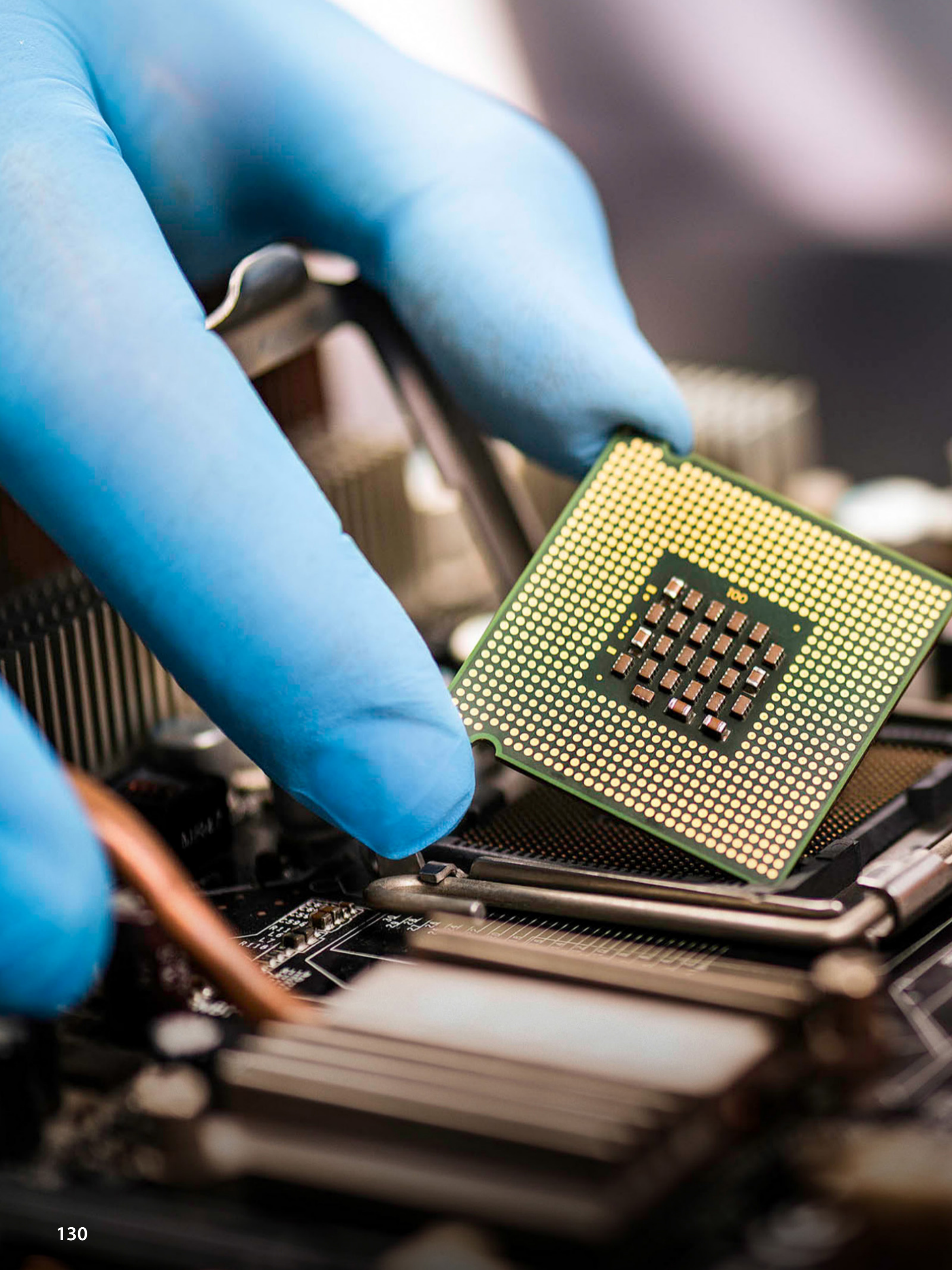
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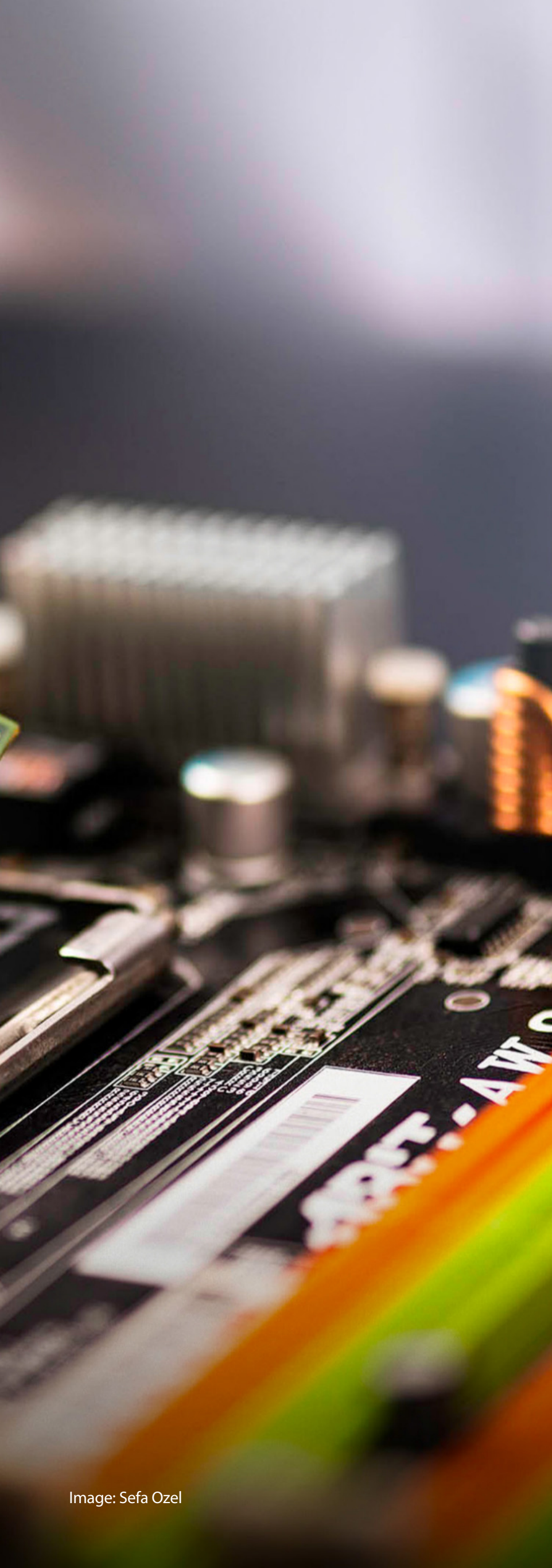
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BIDEN ADMINISTRATION ANNOUNCES \$162 MILLION TO EXPAND COMPUTER CHIP FACTORIES IN COLORADO AND OREGON

The Biden administration is providing \$162 million to Microchip Technology to support the domestic production of computer chips — the second funding announcement tied to a 2022 law designed to revive U.S. semiconductor manufacturing.

The incentives announced include \$90 million to improve a plant in Colorado Springs, Colorado, and \$72 million to expand a factory in Gresham, Oregon, the Commerce Department said. The investments would enable Microchip

Technology Inc., which is based in Chandler, Arizona, to triple its domestic production and reduce its dependence on foreign factories.

Much of the money would fund the making of microcontrollers, which are used by the military as well as in autos, household appliances and medical devices. Government officials said they expected the investments to create 700 construction and manufacturing jobs over the next decade.

Lael Brainard, director of the White House National Economic Council, emphasized that the funding would help to tame inflation.

"Semiconductors are the key input in so many goods that are vital to our economy," said Brainard, adding that greater U.S. production of chips would have reduced the supply problems that caused the cost of autos and washing machines, among other goods, to rise as the country emerged from the coronavirus pandemic in 2021.



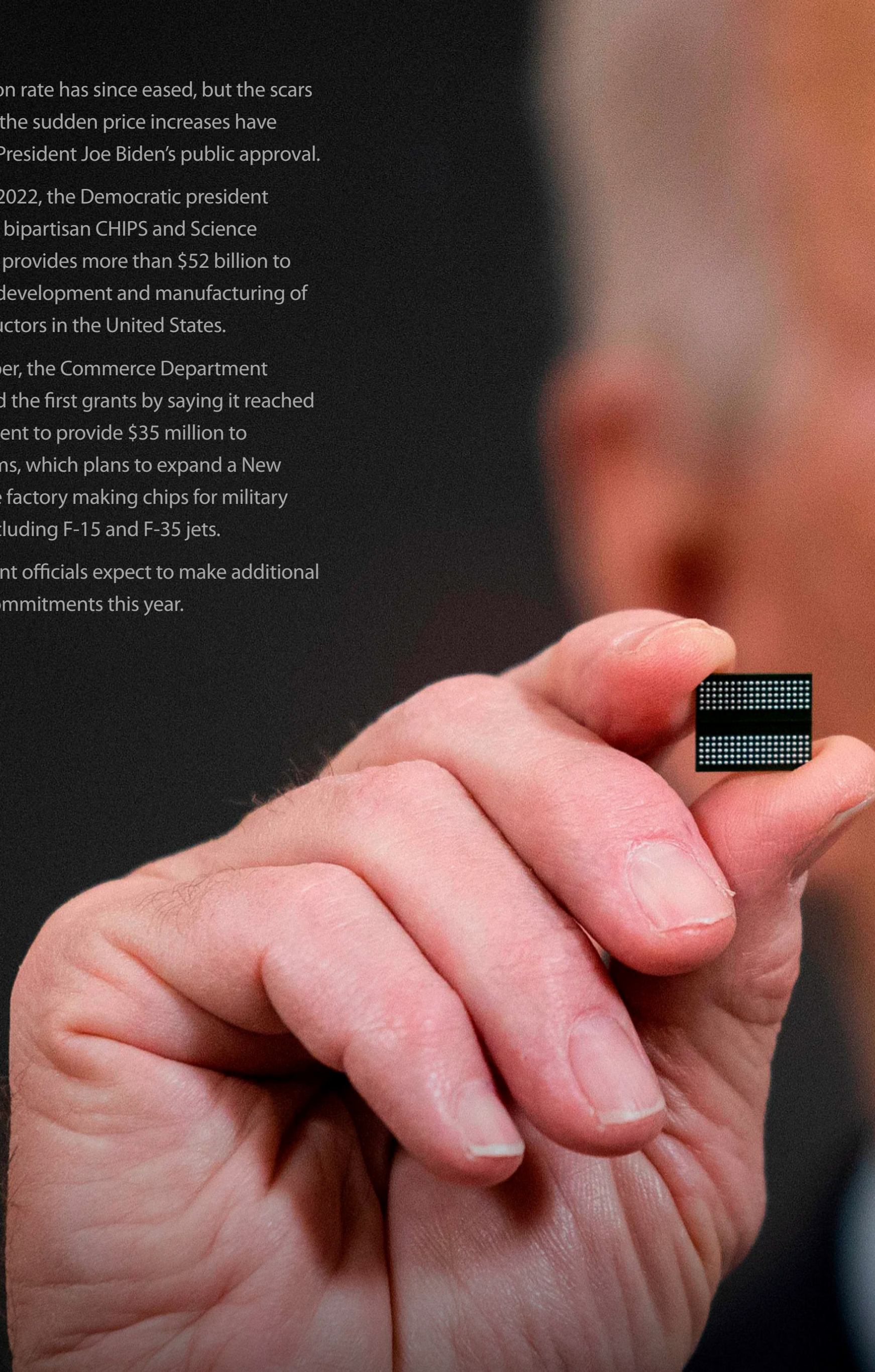


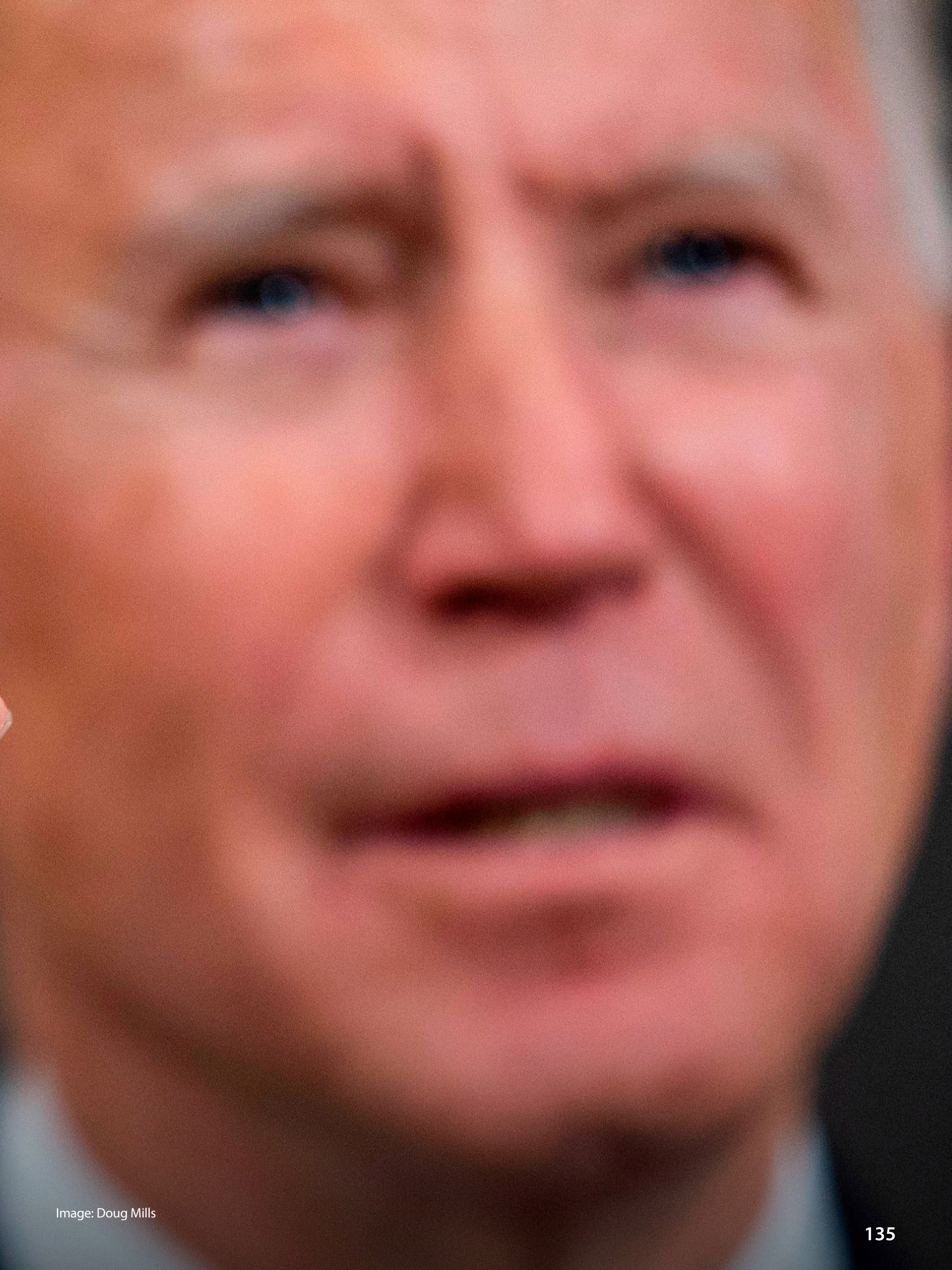
The inflation rate has since eased, but the scars caused by the sudden price increases have damaged President Joe Biden's public approval.

In August 2022, the Democratic president signed the bipartisan CHIPS and Science Act, which provides more than \$52 billion to boost the development and manufacturing of semiconductors in the United States.

In December, the Commerce Department announced the first grants by saying it reached an agreement to provide \$35 million to BAE Systems, which plans to expand a New Hampshire factory making chips for military aircraft, including F-15 and F-35 jets.

Government officials expect to make additional funding commitments this year.





WHAT TO KNOW ABOUT THE BLOWOUT ON A BOEING 737 MAX 9 JET AND WHY MOST OF THE PLANES ARE GROUNDED









An emergency landing by an Alaska Airlines jetliner last week prompted U.S. authorities to ground most of Boeing's 737 Max 9 aircraft, another black mark in the troubled history of the company's Max jets. Here's what you need to know.

WHAT WENT WRONG?

U.S. aviation authorities have begun an investigation focused on a paneled-over exit door — called a door plug — that blew off the passenger jet shortly after takeoff. Airlines have the option to install a door plug in place of an actual emergency exit door. While Boeing's Max aircraft have been plagued with problems, no previous incidents have involved blowouts such as this one, which are exceedingly rare in air travel. None of the passengers or crew members on the flight were seriously injured.

WHICH PLANES ARE GROUNDED?

The emergency grounding order affected about 171 planes with installed door plugs, comprising the vast majority of the roughly 218 Max 9s in service around the world. Alaska and United Airlines are the only two U.S. passenger airlines that operate Max 9 aircraft.

WHAT HAVE INVESTIGATORS LEARNED?

Investigators said they had found the missing door plug and were examining it for clues. Alaska and United said that preliminary inspections have identified what they called "loose hardware" or "bolts that needed additional tightening" in the door plugs of grounded aircraft.



ARE THESE PLANES UNSAFE?

There have been no U.S. jetliners involved in a fatal crash since 2009. But a surge in close calls between planes at U.S. airports prompted the FAA to convene a “safety summit” last year to emphasize the need for careful flying.

The Alaska Airlines incident has also renewed questions about the safety of Boeing’s Max 8 and Max 9 aircraft, the latest versions of the company’s storied 737, although previous issues were unrelated to the blowout. Max 8 planes were grounded for nearly two years after two crashes in 2018 and 2019.



**REGULATORS ARE
SET TO DECIDE
WHETHER TO OK
A NEW BITCOIN
FUND. HERE'S
WHAT INVESTORS
NEED TO KNOW**









U.S. regulators are soon expected to decide whether to approve the first bitcoin exchange-traded fund, a development that could thrust the once niche and nerdy corner of the internet even further into the financial mainstream.

The regulatory greenlight has been anticipated for several months and the price of bitcoin has jumped about 70% since October.

In a twist perhaps appropriate for the unpredictable crypto industry, a fake tweet from the Securities and Exchange Commission's account on X Tuesday stated that trading of bitcoin ETFs had been approved.

It had not.

The price of bitcoin swung higher, and then sank when the SEC said no approval had been granted and its account had been hacked.

Here are some things to know about bitcoin ETFs.

WHY ALL THE EXCITEMENT OVER A BITCOIN ETF?

An exchange traded fund, or ETF, is an easy way to invest in something or a group of things, like gold or junk bonds, without having to buy the things themselves. Unlike traditional mutual funds, ETFs trade like stocks, which means they can be bought and sold throughout the day.

Since the inception of bitcoin, anyone wanting to own one would have to buy it. That in turn would mean either having to learn what a cold wallet is or having to open an account at a crypto trading platform like Coinbase or Binance.

A spot bitcoin ETF could open the door to many new investors who don't want to take such extra steps.

The price of bitcoin has already soared in anticipation of the SEC's approval, with bitcoin trading at \$45,280 Wednesday, up from around \$27,000 in mid-October. The price had sunk as low as \$16,000 in November of 2022 following the bankruptcy of the crypto exchange FTX.

HOW WOULD THE ETF WORK?

The Bitcoin Strategy ETF (BITO) has already been trading since 2021, but it holds futures related to bitcoin, not the cryptocurrency itself.

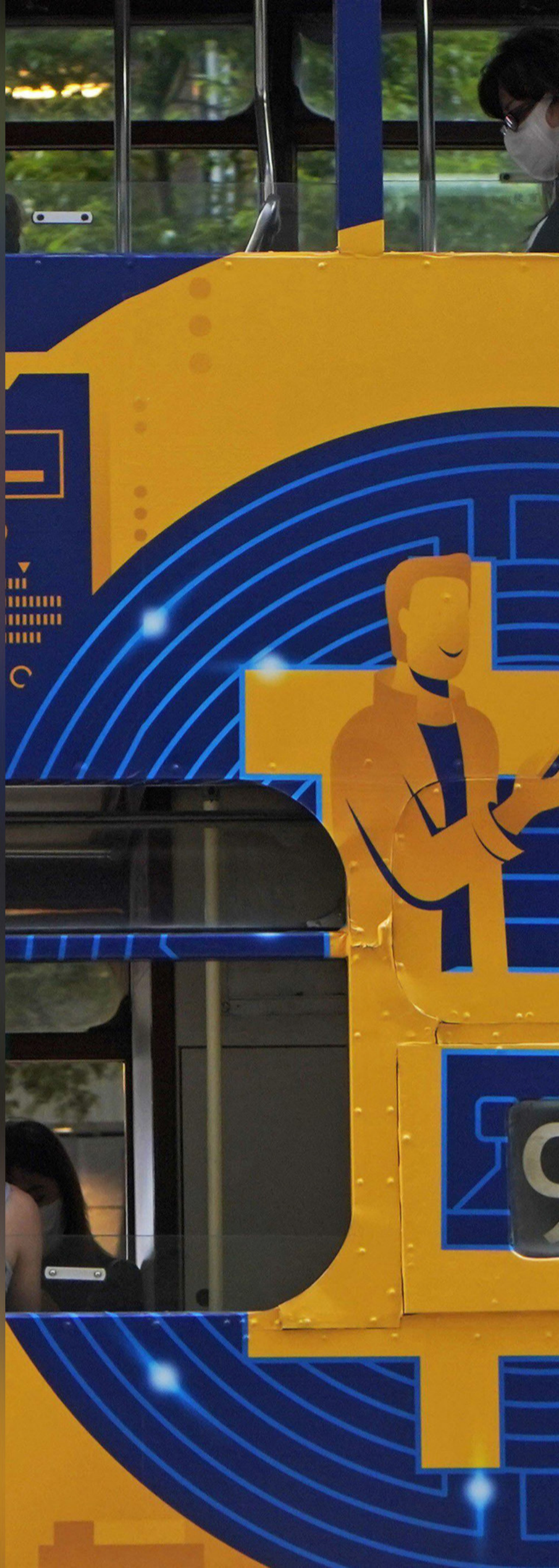
The new bitcoin ETF will perform like the SPDR Gold Shares ETF (GLD), which allows anyone to invest in gold without having to find someplace to store a bar or having to protect it. It's the same reason some people invest in the SPDR Bloomberg High Yield Bond ETF (JNK), which lets investors simply buy one thing instead of the more than 1,000 low-quality bonds that make up the index.

HOW MANY BITCOIN ETFS COULD THERE BE?

The SEC has received applications for 11 bitcoin ETFs. The deadline to approve the application from a joint venture including Ark Investments is Wednesday, but the agency could conceivably approve or reject all 11 on the same day, or take action that's somewhere in the middle.

WHAT ARE THE DISADVANTAGES OF AN ETF?

Longtime crypto fans might object. Cryptocurrencies like bitcoin were created in part due to mistrust of the traditional financial system. Wall Street





Kennedy Town
堅尼地城

車費 Fare	
成人 Adult	\$2.60
小童 Child	\$1.30
長者 Senior citizens	\$1.20

上
IN
ONLY

請勿靠近車門
MIND THE DOORS

請勿靠近車門
MIND THE DOORS

緊急門 不可亂動
EMERGENCY DOOR EXIT ONLY



Bitcoin price

\$ 9,362.92 +10,569%



in Wallet

\$197.53
0.01911865 BTC

\$63.72
0.0071865 BTC



would become an intermediary between investors and cryptocurrency in the case of ETFs.

ETFs also charge fees, though they tend to be relatively low compared with the overall financial industry. These fees are shown through what's called the expense ratio, which indicates how much of a fund's assets the ETF will take each year to cover its costs.

WHEN IS IT BETTER TO HOLD ACTUAL BITCOIN?

An ETF will not put actual cryptocurrency into investors' accounts, meaning that they cannot use it. Also, an ETF would not provide investors with the same anonymity that crypto does, one of the big draws for many crypto investors.

**MUSIC STREAMS
HIT 4 TRILLION IN
2023. COUNTRY
AND GLOBAL
ACTS — AND
TAYLOR
SWIFT — FUELED
THE GROWTH**





Listened to more music last year? You're not alone.

The global music industry surpassed 4 trillion streams in 2023, a new single-year record, Luminate's 2023 Year-End Report found.

Global streams were also up 34% from last year, reflective of an increasingly international music marketplace.

Stateside, three genres saw the biggest growth in 2023: country (23.7%), Latin (which encompasses all Latin musical genres, up 24.1%) and world (a catchall that includes J-pop, K-pop and Afrobeats, up 26.2%.)

It seems that more Americans are listening to non-English music. By the end of 2023, Luminate found that Spanish-language music's share of the top 10,000 songs streamed in the U.S. grew 3.8%, and English-language music's share dropped 3.8%.

Under the Latin umbrella, regional Mexican music saw massive growth. The genre term — which encompasses mariachi, banda, corridos, norteño, sierrero and other styles — grew 60% in U.S. on-demand audio streams, accounting for 21.9 billion. Four of the six Latin artists to break 1 billion audio streams in the U.S. were Mexican acts: Peso Pluma, Eslabon Armado, Junior H, and Fuerza Regida, who also placed in the top 125 artists streamed.

Armado and Peso Pluma's "Ella Baila Sola" surpassed a billion streams on Spotify in less than a year and became the first regional Mexican Top 10 hit on Billboard's all-genre Hot 100, peaking at No. 4 — later, Bad Bunny's collaboration with Grupo Frontera, "Un x100to," hit No. 5.

As for the Taylor Swift of it all: Time's 2023 Person of the Year made up 1.79% of the U.S.









market, Luminate found, accounting for 1 in every 78 U.S. on-demand audio streams.

Her dominance is reflected in Luminate's 2023 top albums chart, where Swift accounts for five of the top 10 albums in the U.S.

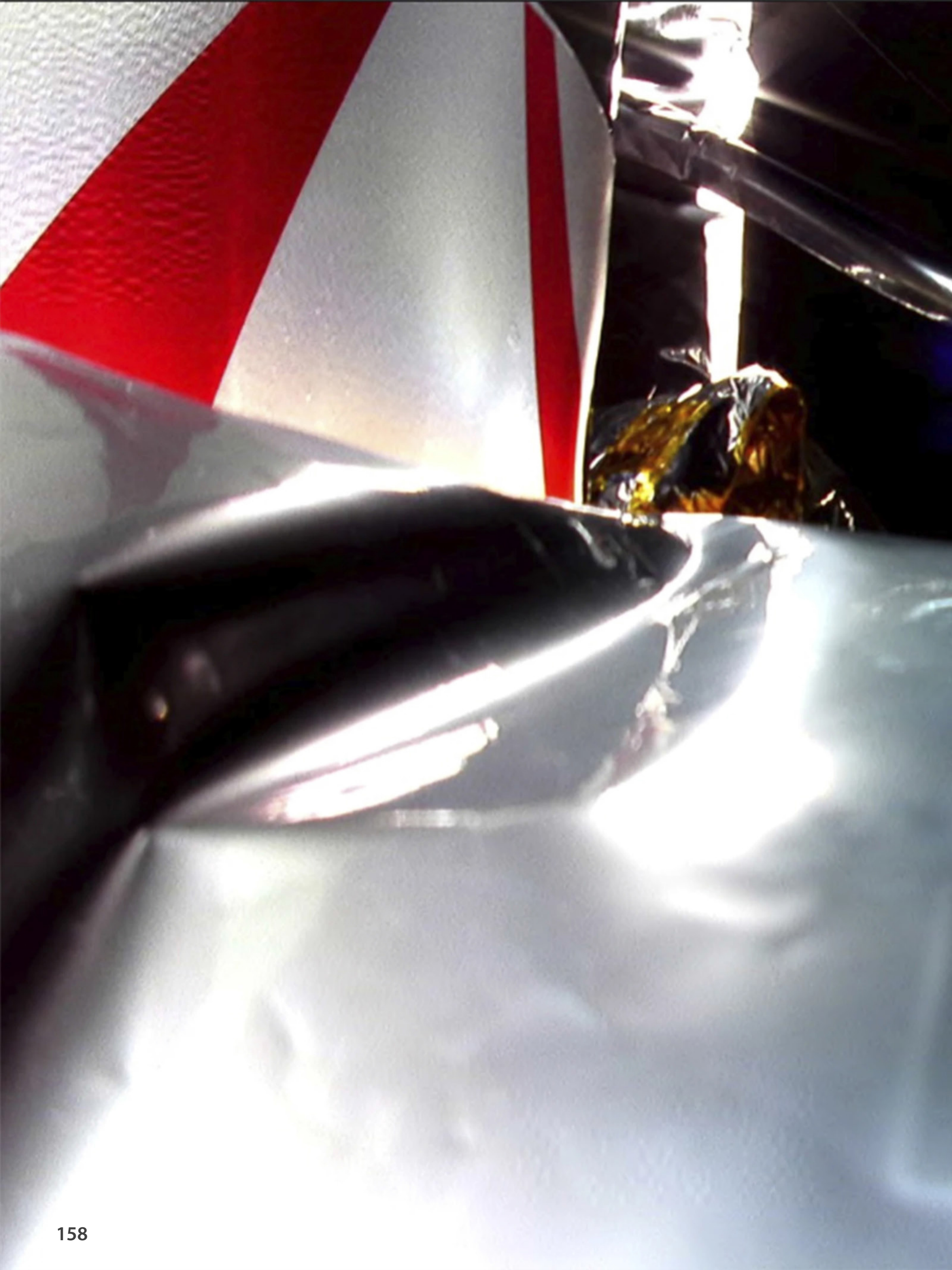
However, when it comes to overall music consumption in the U.S. — even with the success of Swift and the massive successes of country music and non-English language programming — hip-hop continues to rule, accounting for 25.5% of all streams.

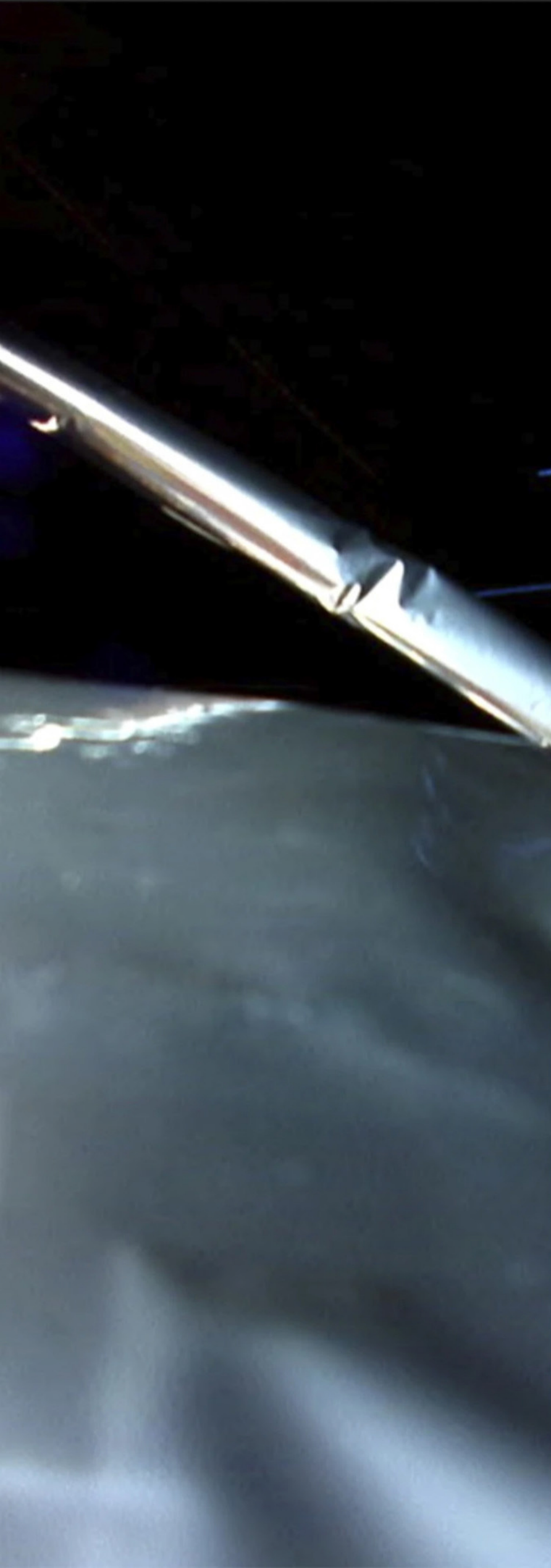
Maybe it had something to do with hip-hop celebrating its 50-year anniversary in 2023, because streams for current R&B and hip-hop acts dropped 7.1% from 2022, while catalog streams — older material — grew 11.3%

MOON LANDING ATTEMPT BY US COMPANY APPEARS DOOMED AFTER 'CRITICAL' FUEL LEAK









The first U.S. moon landing attempt in more than 50 years appeared to be doomed after a private company's spacecraft developed a "critical" fuel leak just hours after Monday's launch.

Pittsburgh-based Astrobotic Technology managed to orient its lander toward the sun so the solar panel could collect sunlight and charge its battery, as a special team assessed the status of what was termed "a failure in the propulsion system."

It soon became apparent, however, that there was "a critical loss of fuel," further dimming hope for what had been a planned moon landing on Feb. 23.

"We are currently assessing what alternative mission profiles may be feasible at this time," the company said in a statement.

The problem was reported about seven hours after Monday's predawn liftoff from Cape Canaveral Space Force Station. United Launch Alliance's Vulcan rocket provided the lift for Astrobotic's lander, named Peregrine, putting it on a long, roundabout path to the moon.

A propulsion system problem "threatens the ability of the spacecraft to soft land on the moon," the company said. The lander is equipped with engines and thrusters for maneuvering, not only during the cruise to the moon but for lunar descent.

Late Monday, Astrobotic released a photo taken from a lander-mounted camera. The company said it showed a "disturbance" in a section of thermal insulation, and that aligns with what is known so far of the problem.

Astrobotic was aiming to be the first private business to successfully land on the moon, something only four countries have accomplished. A second lander from a Houston company is due to launch next month. NASA gave the two companies millions to build and fly their own lunar landers.

The space agency wants the privately owned landers to scope out the place before astronauts arrive while delivering tech and science experiments for the space agency, other countries and universities as well as odds and ends for other customers. Astrobotic's contract with NASA for the Peregrine lander was \$108 million and it has more in the pipeline.

Before the flight, NASA's Joel Kearns, deputy associate administrator for exploration, noted that while using private companies to make deliveries to the moon will be cheaper and quicker than going the usual government route, there will be added risk. He stressed that the space agency was willing to accept that risk, noting Monday: "Each success and setback are opportunities to learn and grow."

The last time the U.S. launched a moon-landing mission was in December 1972. Apollo 17's Gene Cernan and Harrison Schmitt became the 11th and 12th men to walk on the moon, closing out an era that has remained NASA's pinnacle.

The space agency's new Artemis program — named after the twin sister of Apollo in Greek mythology — looks to return astronauts to the moon's surface within the next few years. First will be a lunar fly-around with four astronauts, possibly before the end of the year.

Highlighting Monday's moonshot was the long-





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delayed initial test flight of the Vulcan rocket from Cape Canaveral Space Force Station. The 202-foot (61-meter) rocket is essentially an upgraded version of ULA's hugely successful workhorse Atlas V, which is being phased out along with the company's Delta IV. Jeff Bezos' rocket company, Blue Origin, provided the Vulcan's two main engines.

ULA declared success once the lander was free of the rocket's upper stage, nearly an hour into the flight and before the spacecraft's propulsion system malfunctioned and prevented the solar panel from properly pointing toward the sun.

Landing on the moon has long been a series of hits and misses. The Soviet Union and the U.S. racked up a string of successful moon landings in the 1960s and 70s, before putting touchdowns on pause. China joined the elite club in 2013 and India in 2023. But last year also saw landers from Russia and a private Japanese company slam into the moon. An Israeli nonprofit crashed in 2019.

Next month, SpaceX will provide the lift for a lander from Intuitive Machines. The Nova-C lander's more direct one-week route could see both spacecraft attempting to land within days or even hours of one another.

Besides flying experiments for NASA, Astrobotic drummed up its own freight business, packing the 6-foot-tall (1.9-meter-tall) Peregrine lander with everything from a chip of rock from Mount Everest and toy-size cars from Mexico that will catapult to the lunar surface and cruise around, to the ashes and DNA of deceased space enthusiasts, including "Star Trek" creator

Gene Roddenberry and science fiction writer Arthur C. Clarke.

The Navajo Nation recently sought to have the launch delayed because of the human remains, saying it would be a “profound desecration” of a celestial body revered by Native Americans. Astrobotic chief executive John Thornton said the December objections came too late but promised to try to find “a good path forward” with the Navajo for future missions.

One of the spaceflight memorial companies that bought room on the lander, Celestis, said in a statement that no single culture or religion owns the moon and should not be able to veto a mission. More remains are on the rocket’s upper stage, which was boosted into a perpetual orbit around the sun reaching as far out as Mars.

Cargo fares for Peregrine ranged from a few hundred dollars to \$1.2 million per kilogram (2.2 pounds), not nearly enough for Astrobotic to break even. But for this first flight, that’s not the point, according to Thornton.

“A lot of people’s dreams and hopes are riding on this,” Thornton said days before the flight.





MORE DELAYS FOR NASA'S ASTRONAUT MOONSHOTS, WITH CREW LANDING OFF UNTIL 2026





SPACE







Astronauts will have to wait until next year before flying to the moon and at least two years before landing on it, under the latest round of delays announced by NASA on Tuesday.

The space agency had planned to send four astronauts around the moon late this year, but pushed the flight to September 2025. The first human moon landing in more than 50 years also got bumped, from 2025 to September 2026. NASA cited safety concerns with its own spacecraft, as well as development issues with the moonsuits and landers coming from private industry.

"Safety is our top priority," said NASA Administrator Bill Nelson. The delays will "give Artemis teams more time to work through the challenges."

The news came barely an hour after a Pittsburgh company abandoned its own attempt to land its spacecraft on the moon because of a mission-ending fuel leak.

Launched Monday as part of NASA's commercial lunar program, Astrobotic Technology's Peregrine lander was supposed to serve as a scout for the astronauts. A Houston company will give it a shot with its own lander next month.

NASA is relying heavily on private companies for its Artemis moon-landing program for astronauts, named after the mythological twin sister of Apollo.

SpaceX's Starship mega rocket will be needed to get the first Artemis moonwalkers from lunar orbit down to the surface and back up. But the nearly 400-foot (121-meter) rocket has launched from Texas only twice, exploding both times

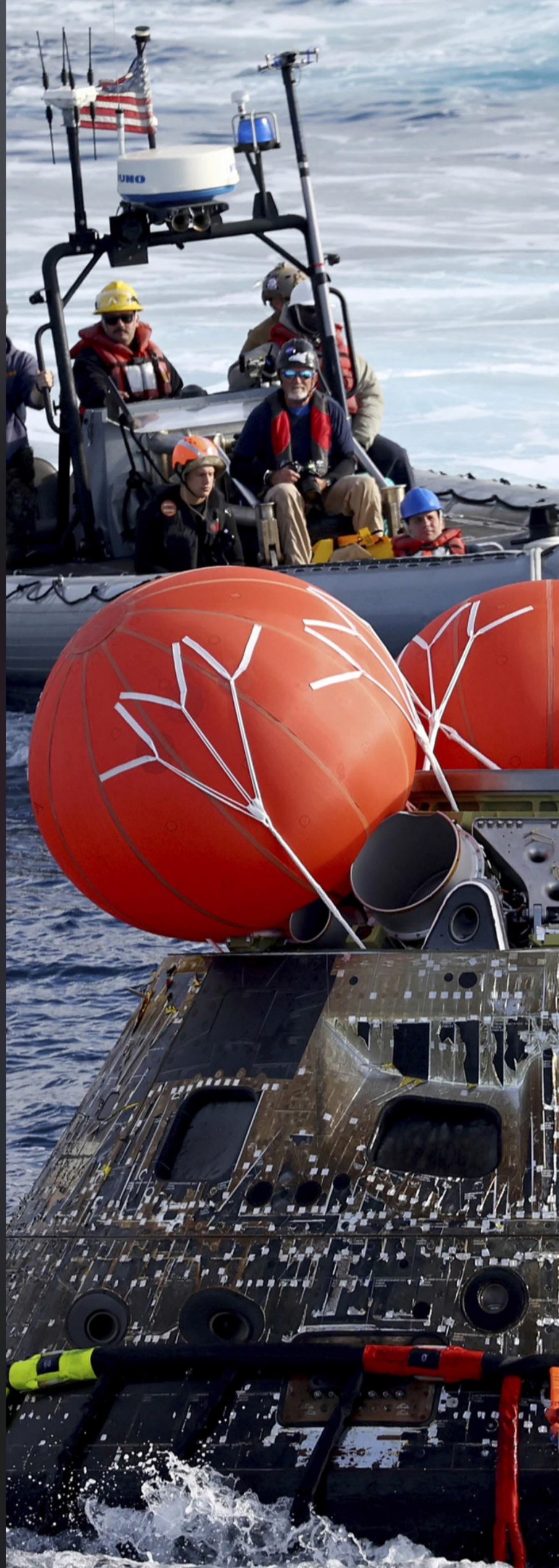
over the Gulf of Mexico. A third test flight is planned for February.

The longer it takes to get Starship into orbit around Earth, first with satellites and then crews, the longer NASA will have to wait to attempt its first moon landing with astronauts since 1972. During NASA's Apollo era, 12 astronauts walked on the moon. The competition back then was the Soviet Union; now it's China. Nelson told reporters he's not worried that China will beat America to the moon with a crew, even with the latest delay. Even so, "we don't fly until it's ready," he stressed.

The Government Accountability Office warned in November that NASA was likely looking at 2027 for its first astronaut moon landing, citing Elon Musk's Starship as one of the many technical challenges. Another potential hurdle: the development of moonwalking suits by Houston's Axiom Space.

"We need them all to be ready and all to be successful in order for that very complicated mission to come together," said Amit Kshatriya, NASA's deputy associate administrator. He added that even with the delay, a 2026 moon landing represents "a very aggressive schedule."

NASA has only one Artemis moonshot under its belt so far. In a test flight of its new moon rocket in 2022, the space agency sent an empty Orion capsule into lunar orbit and returned it to Earth. To engineers' surprise, some charred material came off the capsule's heat shield during reentry. Later, testing of another capsule uncovered a design flaw in the life-support electronics, and separate battery issues popped up.









It's the same kind of capsule that will carry astronauts to and from the moon, linking up with Starship in lunar orbit for the trip down to the surface and back up.

Starship will need to fill up its fuel tank in orbit around Earth, before heading to the moon; SpaceX estimates an estimated 10 fuel transfers will be needed. The company plans an orbiting fuel depot to handle the job, another key aspect of the program yet to be demonstrated.

NASA's moon-landing effort has been delayed repeatedly over the past decade, adding to billions of dollars to the cost. Government audits project the total program costs at \$93 billion through 2025.

JUDGES IN ENGLAND AND WALES ARE GIVEN CAUTIOUS APPROVAL TO USE AI IN WRITING LEGAL OPINIONS

England's 1,000-year-old legal system — still steeped in traditions that include wearing wigs and robes — has taken a cautious step into the future by giving judges permission to use artificial intelligence to help produce rulings.

The Courts and Tribunals Judiciary last month said AI could help write opinions but stressed it shouldn't be used for research or legal analyses because the technology can fabricate information and provide misleading, inaccurate and biased information.







The Royal Courts of Justice



"Judges do not need to shun the careful use of AI," said Master of the Rolls Geoffrey Vos, the second-highest ranking judge in England and Wales. "But they must ensure that they protect confidence and take full personal responsibility for everything they produce."

At a time when scholars and legal experts are pondering a future when AI could replace lawyers, help select jurors or even decide cases, the approach spelled out Dec. 11 by the judiciary is restrained. But for a profession slow to embrace technological change, it's a proactive step as government and industry — and society in general — react to a rapidly advancing technology alternately portrayed as a panacea and a menace.

"There's a vigorous public debate right now about whether and how to regulate artificial intelligence," said Ryan Abbott, a law professor at the University of Surrey and author of "The Reasonable Robot: Artificial Intelligence and the Law."

"AI and the judiciary is something people are uniquely concerned about, and it's somewhere where we are particularly cautious about keeping humans in the loop," he said. "So I do think AI may be slower disrupting judicial activity than it is in other areas and we'll proceed more cautiously there."

Abbott and other legal experts applauded the judiciary for addressing the latest iterations of AI and said the guidance would be widely viewed by courts and jurists around the world who are eager to use AI or anxious about what it might bring.

In taking what was described as an initial step, England and Wales moved toward the forefront of courts addressing AI, though it's not the first such guidance.

Five years ago, the European Commission for the Efficiency of Justice of the Council of Europe issued an ethical charter on the use of AI in court systems. While that document is not up to date with the latest technology, it did address core principles such as accountability and risk mitigation that judges should abide by, said Giulia Gentile, a lecturer at Essex Law School who studies the use of AI in legal and justice systems.

Although U.S. Supreme Court Chief Justice John Roberts addressed the pros and cons of artificial intelligence in his annual report, the federal court system in America has not yet established guidance on AI, and state and county courts are too fragmented for a universal approach. But individual courts and judges at the federal and local levels have set their own rules, said Cary Coglianese, a law professor at the University of Pennsylvania.

"It is certainly one of the first, if not the first, published set of AI-related guidelines in the English language that applies broadly and is directed to judges and their staffs," Coglianese said of the guidance for England and Wales. "I suspect that many, many judges have internally cautioned their staffs about how existing policies of confidentiality and use of the internet apply to the public-facing portals that offer ChatGPT and other such services."

The guidance shows the courts' acceptance of the technology, but not a full embrace,





Gentile said. She was critical of a section that said judges don't have to disclose their use of the technology and questioned why there was no accountability mechanism.

"I think that this is certainly a useful document, but it will be very interesting to see how this could be enforced," Gentile said. "There is no specific indication of how this document would work in practice. Who will oversee compliance with this document? What are the sanctions? Or maybe there are no sanctions. If there are no sanctions, then what can we do about this?"

In its effort to maintain the court's integrity while moving forward, the guidance is rife with warnings about the limitations of the technology and possible problems if a user is unaware of how it works.

At the top of the list is an admonition about chatbots, such as ChatGPT, the conversational tool that exploded into public view last year and has generated the most buzz over the technology because of its ability to swiftly compose everything from term papers to songs to marketing materials.

The pitfalls of the technology in court are already infamous after two New York lawyers relied on ChatGPT to write a legal brief that quoted fictional cases. The two were fined by an angry judge who called the work they had signed off on "legal gibberish."

Because chatbots have the ability to remember questions they are asked and retain other information they are provided, judges in England and Wales were told not to disclose anything private or confidential.







“Do not enter any information into a public AI chatbot that is not already in the public domain,” the guidance said. “Any information that you input into a public AI chatbot should be seen as being published to all the world.”

Other warnings include being aware that much of the legal material that AI systems have been trained on comes from the internet and is often based largely on U.S. law.

But jurists who have large caseloads and routinely write decisions dozens — even hundreds — of pages long can use AI as a secondary tool, particularly when writing background material or summarizing information they already know, the courts said.

In addition to using the technology for emails or presentations, judges were told they could use it to quickly locate material they are familiar with but don’t have within reach. But it shouldn’t be used for finding new information that can’t independently be verified, and it is not yet capable of providing convincing analysis or reasoning, the courts said.

Appeals Court Justice Colin Birss recently praised how ChatGPT helped him write a paragraph in a ruling in an area of law he knew well.

“I asked ChatGPT can you give me a summary of this area of law, and it gave me a paragraph,” he told The Law Society. “I know what the answer is because I was about to write a paragraph that said that, but it did it for me and I put it in my judgment. It’s there and it’s jolly useful.”

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CONTACTS

Executive Director - ceo@techlifeneWSmagazine.com
Relationship Management - crm@techlifeneWSmagazine.com
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Advertise - ads@techlifeneWSmagazine.com
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